

<i>SERFF Tracking Number:</i>	<i>TRGR-125377305</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Southern Insurance Company</i>	<i>State Tracking Number:</i>	<i>#302178 \$100</i>
<i>Company Tracking Number:</i>	<i>07-211</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Arkansas Home Protectors</i>		
<i>Project Name/Number:</i>	<i>Initial Filing of Rates and Rules/07-211</i>		

## Filing at a Glance

Company: Southern Insurance Company	SERFF Tr Num: TRGR-125377305	State: Arkansas
Product Name: Arkansas Home Protectors	SERFF Status: Closed	State Tr Num: #302178 \$100
TOI: 01.0 Property	Co Tr Num: 07-211	State Status: Fees verified and received
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Status: Submitted	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
Filing Type: Rate	Author: William Bradford	Disposition Date: 01/04/2008
	Date Submitted: 12/11/2007	Disposition Status: Filed
Effective Date Requested (New): 02/01/2008		Effective Date (New): 02/01/2008
Effective Date Requested (Renewal): 02/01/2008		Effective Date (Renewal): 02/01/2008
State Filing Description:		

## General Information

Project Name: Initial Filing of Rates and Rules	Status of Filing in Domicile: Authorized
Project Number: 07-211	Domicile Status Comments: A similar program is approved in Texas
Reference Organization: ISO	Reference Number: DP-2003-R02RU
Reference Title: Dwelling 2000 Program	Advisory Org. Circular: LI-DP-2003-110
Filing Status Changed: 01/04/2008	
State Status Changed: 12/13/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
This is our initial filing of rates and rules for the Arkansas Home Protectors program. This is a low value program using the ISO DP 00 01. The manual is based upon the ISO manual and the rates are based on a competitive analysis.	

The reference numbers below refer to the ISO manual, which is being adopted in part.

<i>SERFF Tracking Number:</i>	<i>TRGR-125377305</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Arkansas Home Protectors</i>		
<i>Project Name/Number:</i>	<i>Initial Filing of Rates and Rules/07-211</i>		

Please refer to the filing support for additional information

## Company and Contact

### Filing Contact Information

William Bradford, Senior Products Filing Specialist	bill.bradford@republicgroup.com
5525 LBJ Freeway	(972) 788-6617 [Phone]
Dallas, TX 75240	(972) 788-6609[FAX]

### Filing Company Information

Southern Insurance Company	CoCode: 19216	State of Domicile: Texas
5525 LBJ Freeway	Group Code: 3489	Company Type:
Dallas, TX 75240	Group Name: The Republic Group	State ID Number:
(972) 788-6001 ext. [Phone]	FEIN Number: 75-6021170	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 x 1 company
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000302178	\$100.00	12/07/2007

<i>SERFF Tracking Number:</i>	<i>TRGR-125377305</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Initial Filing of Rates and Rules/07-211</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Becky Harrington	01/04/2008	01/04/2008

### Objection Letters and Response Letters

<b>Objection Letters</b>				<b>Response Letters</b>		
<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>	<b>Responded By</b>	<b>Created On</b>	<b>Date Submitted</b>
Pending Industry Response	Becky Harrington	12/14/2007	12/14/2007	William Bradford	01/03/2008	01/03/2008
Pending Industry Response	Becky Harrington	12/12/2007	12/12/2007	William Bradford	12/14/2007	12/14/2007

SERFF Tracking Number:	TRGR-125377305	State:	Arkansas
Filing Company:	Southern Insurance Company	State Tracking Number:	#302178 \$100
Company Tracking Number:	07-211		
TOI:	01.0 Property	Sub-TOI:	01.0002 Personal Property (Fire and Allied Lines)
Product Name:	Arkansas Home Protectors		
Project Name/Number:	Initial Filing of Rates and Rules/07-211		

## Disposition

Disposition Date: 01/04/2008

Effective Date (New): 02/01/2008

Effective Date (Renewal): 02/01/2008

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Southern Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number: TRGR-125377305 State: Arkansas

Filing Company: Southern Insurance Company State Tracking Number: #302178 \$100

Company Tracking Number: 07-211

TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: Arkansas Home Protectors

Project Name/Number: Initial Filing of Rates and Rules/07-211

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Underwriting Guidelines	Filed	No
Supporting Document	Underwriting Guidelines		No
Supporting Document	Underwriting Guidelines		No
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Actuarial Exhibits	Filed	Yes
Supporting Document	Form RF-1	Filed	Yes
Rate	Rate manual	Filed	Yes

SERFF Tracking Number: TRGR-125377305 State: Arkansas  
Filing Company: Southern Insurance Company State Tracking Number: #302178 \$100  
Company Tracking Number: 07-211  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Arkansas Home Protectors  
Project Name/Number: Initial Filing of Rates and Rules/07-211

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/14/2007  
Submitted Date 12/14/2007  
Respond By Date  
Dear William Bradford,

This will acknowledge receipt of the captioned filing.

I apologize for not addressing this in the beginning.

### Objection 1

- Rate manual (Rate)

Comment: Explain the appropriateness of the canine surcharge.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,  
Becky Harrington

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 01/03/2008  
Submitted Date 01/03/2008

Dear Becky Harrington,

### Comments:

### Response 1

Comments: We have deleted the canine surcharge from the underwriting guidelines, as it no longer applies. This is the only reference to the canine surcharge in this filing.

*SERFF Tracking Number:* TRGR-125377305      *State:* Arkansas  
*Filing Company:* Southern Insurance Company      *State Tracking Number:* #302178 \$100  
*Company Tracking Number:* 07-211  
*TOI:* 01.0 Property      *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)  
*Product Name:* Arkansas Home Protectors  
*Project Name/Number:* Initial Filing of Rates and Rules/07-211

**Related Objection 1**

Applies To:

- Rate manual (Rate)

Comment:

Explain the appropriateness of the canine surcharge.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Underwriting Guidelines

Comment: These are confidential

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
William Bradford

SERFF Tracking Number: TRGR-125377305 State: Arkansas  
Filing Company: Southern Insurance Company State Tracking Number: #302178 \$100  
Company Tracking Number: 07-211  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Arkansas Home Protectors  
Project Name/Number: Initial Filing of Rates and Rules/07-211

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/12/2007  
Submitted Date 12/12/2007  
Respond By Date  
Dear William Bradford,  
This will acknowledge receipt of the captioned filing.

### Objection 1

- Underwriting Guidelines (Supporting Document)

Comment: The underwriting guidelines reference tier rating. The manual pages do not appear to include tier rating. Please explain.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,  
Becky Harrington

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/14/2007  
Submitted Date 12/14/2007

Dear Becky Harrington,

### Comments:

### Response 1

Comments: Ms. Harrington:

Our underwriting department discovered a number of mistakes when they reviewed the guidelines. The first page is basically unchanged; the second page has a number of changes and the third page is eliminated.



*SERFF Tracking Number:* TRGR-125377305      *State:* Arkansas  
*Filing Company:* Southern Insurance Company      *State Tracking Number:* #302178 \$100  
*Company Tracking Number:* 07-211  
*TOI:* 01.0 Property      *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)  
*Product Name:* Arkansas Home Protectors  
*Project Name/Number:* Initial Filing of Rates and Rules/07-211

Sincerely,

Bill Bradford

**Related Objection 1**

Applies To:

- Underwriting Guidelines (Supporting Document)

Comment:

The underwriting guidelines reference tier rating. The manual pages do not appear to include tier rating. Please explain.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Underwriting Guidelines

Comment: These are confidential

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

William Bradford

SERFF Tracking Number:	TRGR-125377305	State:	Arkansas
Filing Company:	Southern Insurance Company	State Tracking Number:	#302178 \$100
Company Tracking Number:	07-211		
TOI:	01.0 Property	Sub-TOI:	01.0002 Personal Property (Fire and Allied Lines)
Product Name:	Arkansas Home Protectors		
Project Name/Number:	Initial Filing of Rates and Rules/07-211		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use (20 day)
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	Neutral
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	N/A

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Southern Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>TRGR-125377305</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>07-211</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Arkansas Home Protectors</i>		
<i>Project Name/Number:</i>	<i>Initial Filing of Rates and Rules/07-211</i>		

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate manual	All	New	AR HP DP 1 MANUAL 12-07.pdf

**ARKANSAS  
HOME PROTECTOR PROGRAM  
DWELLING PROPERTY MANUAL**

**Arkansas Home Protector  
Dwelling Policy Program Manual  
General Rules**

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**PART I  
COVERAGE AND DEFINITION TYPE RULES**

**RULE 100. INTRODUCTION**

**A. About the Arkansas Home Protector Dwelling Policy Program**

The Arkansas Home Protector Dwelling Policy Program is designed for lower valued residential properties and dwellings which may not qualify for mainstream markets. The program provides property and related coverages using the forms and endorsements referred to in this Manual. The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this Manual. The program does not apply to Farm Property.

**B. Manual Structure**

**1. Contents**

The Arkansas Home Protector Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of Dwelling Property 1 – Basic Form **DP 00 01 12 02**. The Manual is divided into two sections, general rules and state rules and rates.

**2. General Rules**

These rules are grouped into the following categories:

- a. Part I - Coverage And Definition Type Rules,
- b. Part II - Servicing Type Rules,
- c. Part III - Base Premium Computation Rules,
- d. Part IV - Additional Premium Computation Rules, and
- e. Part V - Additional Coverages and Increased Limits Rules.

**3. State/Company Rules and Rates**

These rules are grouped into the following categories:

- a. Additional Rules,
- b. Territory Definitions, and
- d. Key Premium, Key Factor, and Other Classification Tables.

**C. Company Rates**

This Manual contains company rates. All rules in this Manual are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums (including base premiums) shall be interpreted to mean those established by the company.

**RULE 101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY**

**A. Forms**

The Arkansas Home Protector Dwelling Policy Program is provided on Dwelling Property Basic Form **DP 00 01**. Dwelling Property Forms **DP 00 02** and **DP 00 03** do not apply.

**B. Coverages**

Form **DP 00 01** provides the following coverages.

- a. Coverage **A** – Dwelling
- b. Coverage **B** – Other Structures
- c. Coverage **C** – Personal Property
- d. Coverage **D** - Fair Rental Value

**C. Minimum Limits Of Liability**

The following coverages are subject to a minimum limit of liability:

Coverages	Minimum Limit
Coverage <b>A</b> - Dwelling	\$15,000
Coverage <b>C</b> – Personal Property	There is <b>no</b> minimum limit.

**Table 101.C. Minimum Limits Of Liability**

**RULE 102. PERILS INSURED AGAINST**

The following is a general description of the coverages provided by Dwelling Policy Forms **DP 00 01**. The policy should be consulted for exact contract conditions.

**Arkansas Home Protector  
Dwelling Policy Program Manual  
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**RULE 102. PERILS INSURED AGAINST, (cont.)**

**Perils Insured Against**

Perils	DP 00 01
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*
Vandalism or Malicious Mischief	Optional**
Damage by Burglars, Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden cracking of a steam or hot water heating system, Freezing, Sudden damage from artificial electric currents	No
Additional risks with certain exceptions (Special Coverage)	No
* May only be written with the perils of Fire or Lightning, Internal Explosion	
** May only be written with Extended Coverage	

**Table 102. Perils Insured Against**

**RULE 103. ELIGIBILITY**

Policy form **DP 00 01** may be issued to provide insurance for the Arkansas Home Protector Program under:

**A. Coverage A - on a dwelling building:**

1. Used solely for residential purposes;
2. Which may be in a townhouse or row house structure.
3. Buildings under construction and mobile homes are **NOT** eligible for coverage.

**B. Coverage B:**

1. At the same location as the dwelling eligible for insurance under Coverage A;
2. Not used for business purposes;

**C. Coverage C in a dwelling eligible under Coverage A.**

**D. Coverage D for the loss of the fair rental value of:**

1. A building eligible for insurance under Coverage A or B; or
2. Private living quarters eligible under Coverage C.

**E. Additional Insured**

1. It is permissible to extend Dwelling Fire Policy Form **DP 00 01** without additional premium charge, to cover the interest of a non-occupant joint owner in Coverage **A** – Dwelling, Coverage **B** – Other Structures at the Insured Location shown in the Declarations.
2. Use Additional Insured Endorsement **DP 04 41**

**RULE 104. PROTECTION CLASSIFICATION INFORMATION**

The Protection Class listings in the Community Mitigation Classification Manual apply to risks insured under Dwelling Program Policies.

**A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).**

**B. In a classified area where two or more classifications are shown (for example: 6/9), the classification is determined as follows:**

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	First protection class (for example 6/9) . . . use Class 6
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10

**Table 104.B. Two or More Classifications**

**C. Subscription-type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 road miles from the nearest recognized fire station of the listed fire department.**

**D. For Information regarding Class 8B, refer to the Community Classification Mitigation Manual.**

**E. All other properties are Class 10.**

**RULE 105. SEASONAL DWELLING DEFINITION**

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

**Arkansas Home Protector  
Dwelling Policy Program Manual  
General Rules**

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**RULE 106. CONSTRUCTION DEFINITIONS**

**A. Frame**

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports or aluminum or plastic siding over frame.

**B. Masonry Veneer**

Exterior walls of combustible construction veneered with brick or stone.

**C. Masonry**

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction. (Disregarding floors resting directly on the ground).

**D. Superior Construction**

**1. Non-Combustible**

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other noncombustible materials.

**2. Masonry Non-Combustible**

Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other non-combustible materials.

**3. Fire Resistive**

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

**E. Mixed (Masonry/Frame)**

A combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

**RULE 107. SINGLE AND SEPARATE BUILDINGS DEFINITION**

**A. Single Building**

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

**B. Separate Building**

1. Buildings which are separated by space shall be considered separate buildings.

2. Buildings or sections of buildings which are separated by:

a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or

b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**RULE 108. - 200. RESERVED FOR FUTURE USE**

**Arkansas Home Protector  
Dwelling Policy Program Manual  
General Rules**

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**PART II**

**SERVICING TYPE RULES**

**RULE 201. POLICY PERIOD**

The policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the forms, premiums and endorsements then in effect for the company.

**RULE 202. CHANGES OR CANCELLATIONS**

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium.

**RULE 203. MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect:
  - 1. In-force policy forms, endorsements or premiums, until the policy is renewed; or
  - 2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

**RULE 204. MULTIPLE LOCATIONS**

A policy may **NOT** be issued to provide insurance at more than one described location in the same state.

**RULE 205. MULTIPLE POLICIES (PREMIUM SHARING – TWO OR MORE POLICIES ENDORSEMENT DP 04 30)**

Insurance may **NOT** be provided on the same property under two or more Dwelling policies in one or more companies.

**RULE 206. MINIMUM PREMIUM**

- A. For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C. The minimum premium may include all chargeable endorsements or coverages for Fire or Fire and Allied Lines if written at inception of the policy.
- D. The minimum annual premium shall **not** include charges for Theft or Earthquake Coverage, except when Earthquake is the only peril covered under the policy.
- E. The minimum premium for this program is \$200.

**RULE 207. TRANSFER OR ASSIGNMENT**

A policy may **NOT** be endorsed to effect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling.

**RULE 208. WAIVER OF PREMIUM**

This rule does not apply.

**RULE 209. WHOLE DOLLAR PREMIUM RULE**

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar. In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**RULE 210. REFER TO COMPANY**

Whenever a risk is rated on a refer to company basis each company is responsible for complying with regulatory or statutory rate filing requirements.

**RULE 211. - 300. RESERVED FOR FUTURE USE**



**Arkansas Home Protector  
Dwelling Policy Program Manual  
General Rules**

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**PART III**

**BASE PREMIUM COMPUTATION RULES**

**RULE 301. BASE PREMIUM COMPUTATION**

To compute the Base Premium, use the Key Premiums and Key Factors that are displayed in Rule **301**. Refer to state/company rates.

**A. Fire for Coverage A - Dwelling/Coverage C - Personal Property**

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Classification Tables in this Manual, select the Occupancy Factors, the Seasonal-Secondary Factors, and the Number of Family Factors that apply.
3. Multiply the Key Premium by the Occupancy Factor and round to the nearest whole dollar.
4. Multiply the result of Paragraph 3. by the Use Factor and round to the nearest whole dollar.
5. Multiply the result of Paragraph 4. by the Number of Family Factor and round to the nearest whole dollar.
6. Multiply the premium in Paragraph 5. by the Townhouse/Rowhouse Factor from **Table 308.B.** and round to the nearest whole dollar.
7. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph C. of this rule.
8. Multiply the premium from Paragraph 6. by the Key Factor and round to the nearest whole dollar.
9. Multiply the premium in Paragraph 8. by the Superior Construction Factor from **Table 306.C.** and round to the nearest whole dollar to arrive at the Base Premium.

**B. Extended Coverage (DP 00 01) For Coverage A - Dwelling/Coverage C - Personal Property**

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Classification Tables in this Manual, select the Occupancy Factors that apply.
3. Multiply the result of Paragraph 2. by the Occupancy Factor and round to the nearest whole dollar.
4. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph C. of this rule.
5. Multiply the premium from Paragraph 4. by the Key Factor and round to the nearest whole dollar.
6. Multiply the premium in Paragraph 5. by the Superior Construction Factor from **Table 306.C.** and round to the nearest whole dollar to arrive at the Base Premium.

**C. Interpolation Example**

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example:
  - a. \$25,500 desired limit; the nearest limits are \$25,000 and \$26,000.
  - b. For \$25,000 the Key Factor is 1.082; for \$26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$100.
$$\begin{array}{r} 1.098 \\ -1.082 \\ \hline .016/10 = .0016 \end{array}$$
  - c. Multiply the factor per \$100 times five, and add 1.082: the Key Factor for \$25,000:
$$\begin{array}{r} .0016 \\ \times 5 \\ \hline .0080 + 1.082 = 1.090 \end{array}$$
  - d. The result, 1.090, is the Key Factor for this example.
2. The factors shown in the interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

**RULE 302. VANDALISM AND MALICIOUS MISCHIEF**

Develop the Base Premium by multiplying the same limit of liability selected for Extended Coverage by the Vandalism and Malicious Mischief rate, and applying the deductible factor from Rule **406**. Charge the rate per \$1,000 from the following table:

Territory	Rate
All	1.10

**Table 302,Vandalism And Malicious Mischief Rates**

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**RULE 303. ORDINANCE OR LAW COVERAGE – DP 04 74**

Coverage is **NOT** automatically included in form **DP 00 01**. Ordinance or law coverage is **NOT** available in the Arkansas Home Protector Program.

**RULE 304. PERMITTED INCIDENTAL OCCUPANCIES – DP 04 20**

Permitted incidental occupancy coverage is **NOT** available in the Arkansas Home Protector Program.

**RULE 305. LOSS SETTLEMENT OPTIONS – DP 05 30 AND DP 04 76**

Functional Replacement Cost Loss Settlement and Actual Cash Value Loss Settlement options **DO NOT** apply to the Arkansas Home Protector program.

**RULE 306. SUPERIOR CONSTRUCTION**

**A. Introduction**

Refer to the Construction Definition rule in this Manual for details.

**B. Extended Coverage Rating Classification**

For Extended Coverage rating purposes a dwelling classified as:

1. Fire Resistive is considered Wind Resistive.
2. Masonry Non-Combustible is considered Semi-Wind Resistive.

**C. Premium Computation**

Use the appropriate factor selected from the following table to develop the Base Premium:

Classifications	Fire	Extended overage
Fire Resistive & Masonry Non-Combustible	.50	.50
Non-Combustible	.50	N/A

**Table 306.C. Superior Construction Factors**

**RULE 308. TOWNHOUSE OR ROWHOUSE**

**A. Individual Family Units**

Determine the total number of individual family units within a Fire Division. For example, a two family dwelling attached to a one family dwelling is considered **three** individual family units within a Fire Division if both dwellings are not separated by a fire wall. Four attached two family dwellings are considered **eight** individual family units within a Fire Division if they are not separated by fire walls. A policy may be issued for:

1. Coverage **A** when the dwelling contains one, two, three or four individual family units within a Fire Division.
2. Coverage **C** in a dwelling with one or more individual family units within a Fire Division.

**B. Premium Computation**

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed in Rule **301**. by using the appropriate factor selected from the following table:

**Townhouse and Row House Factors**

Total No. Of Individual Family Units Within The Fire Division	Factor
<b>1 Or 2 Family Dwelling</b>	
1 & 2	1.00
3 & 4	1.20
5 & Over	N/A
<b>3 Or 4 Family Dwelling</b>	
5 & Over	N/A

**Table 308.B. Townhouse or Rowhouse Factors**

**RULE 308. - 400. RESERVED FOR FUTURE USE**

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**PART IV  
ADDITIONAL PREMIUM COMPUTATION RULES**

**RULE 401-405. RESERVED FOR FUTURE USE**

**RULE 406. DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all perils except Earthquake. Earthquake coverage and deductibles are not available in the AHP Program.

**A. Base Deductible**

\$500 Deductible.

**B. Optional Deductibles**

If an optional deductible is selected, multiply the Base Premium for the Base Deductible by the appropriate factors selected from the following table to determine the premium surcharge or credit:

<b>Deductible</b>	<b>Fire Factor</b>	<b>EC Factor</b>	<b>VM&amp;M Factor</b>	<b>AEC (Water) Factor</b>
\$250	1.03	1.18	1.11	1.11
\$1,000	0.98	0.83	0.90	0.90
\$2,500	0.91	0.69	0.79	0.79

**Table 406.B.1. Optional Deductibles**

**RULE 407. AUTOMATIC INCREASE IN INSURANCE DP 04 11**

Automatic increase in insurance does **NOT** apply to the Arkansas Home Protector Program.

**RULE 408. RESERVED FOR FUTURE USE**

**RULE 409. ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING DP 04 75**

Rule **409.** does not apply in Arkansas.

**RULE 410. BUILDING CODE EFFECTIVENESS GRADING**

Building Code Effectiveness Grading Schedule does **NOT** apply to the Arkansas Home Protector Program.

**RULE 411. - 499. RESERVED FOR FUTURE USE**

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**PART V  
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES**

**RULE 500. MISCELLANEOUS RATES**

This rule is reserved to provide rates for various rating rules in this Manual.

**A. Fire**

Protection Classification	Rate per \$1,000
1-6	\$3.00
7	\$3.50
8	\$4.00
9	\$5.00
10	\$6.00

**Table 500.A., Miscellaneous Rates – Fire**

**B. Extended Coverage**

Protection Classification	Rate per \$1,000
All	\$1.00

**Table 500.B., Miscellaneous Rates – Extended Coverage**

**RULE 501. COVERAGE B - OTHER STRUCTURES**

**A. Coverage Description**

Coverage for other structures described as covered under Coverage B is automatically provided on a blanket basis for up to 10% of the Coverage A limit. The blanket limit may not be increased.

**B. Specific Structures Coverage**

Coverage for specific structures is **NOT** available in the Arkansas Home Protector Program.

**RULE 502. COVERAGE D - FAIR RENTAL VALUE; COVERAGE E - ADDITIONAL LIVING EXPENSE**

**A. Coverage D – Fair Rental Value**

Fair rental value coverage is provided in form **DP 00 01** for up to 20% of the Coverage A limit of liability. Use of this option reduces the Coverage A limit for the same loss. Increased fair rental value coverage is **NOT** available in the Arkansas Home Protector Program.

**B. Coverage E – Additional Living Expense**

Additional living expense is not automatically included in form **DP 00 01**. It may be added by endorsement to owner occupied dwellings. This coverage is not available for other occupancies. This coverage may be added at a minimum limit of \$1,000, up to a maximum limit of \$10,000.

1. Enter initial limit in the policy declarations.
2. Always show “up to 25% per month” in the policy declarations.
3. Use Additional Living Expense Endorsement **DP 04 14**

**C. Premium Computation**

**1. Fire, Extended Coverage**

Refer to Rule **500**. Miscellaneous Rates.

**2. Vandalism and Malicious Mischief**

Refer to the state company rates Rule **302**. Vandalism and Malicious Mischief.

**RULE 503. ORDINANCE OR LAW COVERAGE FOR COVERAGE B - SPECIFIC STRUCTURES, BUILDING ITEMS AND IMPROVEMENTS, ALTERATIONS AND ADDITIONS**

Ordinance or law coverage for Coverage B – Specific Structures, Building Items and Improvement, Alterations and Additions is **NOT** available in the Arkansas Home Protector Program.

**RULE 504. IMPROVEMENTS, ALTERATIONS AND ADDITIONS – DP 0431 AND TENANT AND CO-OP UNIT-OWNER**

Named perils coverage is automatically provided in form **DP 001** for up to 10% of the Coverage C limit. Use of this option reduces the Coverage C limit for the same loss. Increased coverage is **NOT** available in the Arkansas Home Protector Program.

**RULE 505. BUILDING ITEMS CONDO UNIT-OWNER DP 17 66 and RULE 506. LOSS ASSESSMENT PROPERTY COVERAGE CO-OP OR CONDO UNIT-OWNER OR TENANT DP 04 63**

These coverages are **NOT** available in the Arkansas Home Protector Program.

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**RULE 507. FIRE DEPARTMENT SERVICE CHARGE**

The limit of \$500 included in form **DP 00 01** may **NOT** be increased in the Arkansas Home Protector Program.

**RULE 508. TREES, SHRUBS AND OTHER PLANTS DP 04 17; RULE 509. EARTHQUAKE COVERAGE DP 04 69; RULE 510. THEFT COVERAGE DP 04 72 AND DP 04 73; RULE 511. AND SINKHOLE COLLAPSE COVERAGE DP 04 99**

These coverages are **NOT** available in the Arkansas Home Protector Program.

**RULE 512. WINDSTORM OR HAIL COVERAGE - AWNINGS, SIGNS AND OUTDOOR RADIO AND TELEVISION EQUIPMENT DP 04 19**

The peril of Windstorm or Hail does not cover awnings, signs and outdoor radio and television equipment in form **DP 00 01** whether or not attached to a Dwelling Building or Other Structure. Coverage is **NOT** available in the Arkansas Home Protector Program.

**RULE 513. WATER BACK UP AND SUMP OVERFLOW DP 04 95**

Policy form **DP 00 01** excludes coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment. Coverage is **NOT** available in the Arkansas Home Protector Program.

**RULE 514. ASSISTED LIVING CARE COVERAGE DP 04 59; RULE 515. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE DP 05 28; AND RULE 516. GRAVEMARKERS DP 04 58**

These coverages are **NOT** available in the Arkansas Home Protector Program.

**RULE 517. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE DP 04 22**

Rule 517. does not apply in Arkansas.

**RULE 518. - RULE 575. RESERVED FOR FUTURE USE**

**RULE 576. PROTECTIVE DEVICES**

**A. Protective Devices Factors**

Approved and properly maintained installations of fire alarms in the dwelling may be recognized for a reduced premium. Credits for fire protective devices are not permitted to be combined. Only one type of fire protective device is permitted. Compute the credit by multiplying the Fire Base Premium by the selected factors below:

**Protective Devices Factors**

Type Of Installation*	Dwelling Factor
Central Station Reporting Fire Alarm	.10
Fire Department Reporting Fire Alarm	.07
Local Fire Alarm	.05

**Table 408.A. Protective Device Factors**

**B. Endorsement**

Use Premises Alarm or Fire Protection System Endorsement **DP 04 70**.

**RULE 577. - RULE 575. RESERVED FOR FUTURE USE**

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**ADDITIONAL RULES**

**RULE A1. SPECIAL STATE REQUIREMENTS**

**A. Special Provisions Endorsement DP 01 03**

Use this endorsement with all Dwelling Policies.

**B. Amendatory Mandatory Asbestos and Lead Exclusion Endorsement HP 954**

This endorsement details the restrictions for asbestos and lead. Use this endorsement with all Dwelling Policies.

**C. Amendatory Mandatory Endorsement HPAR 100**

This endorsement clarifies the water exclusion. Use this endorsement with all dwelling policies.

**D. Required Notices**

Attach the following notices to all Dwelling Policies.

1. **IL N 016**, Fraud Statement
2. **PR-2001** Important Notice About The Protection Of Your Privacy

**RULE A2. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES**

**A. Metal Roofs**

**1. Premium Credits**

When dwellings with metal roof surfacing have the Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail endorsement attached to the policy, a premium credit is given to recognize the weather resistant qualities of the metal roof surfacing. Compute the credit by multiplying the Extended Coverage Base Premium by a factor of .05.

**2. Endorsement**

Attach endorsement **RD 122** Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail.

**B. Hail Resistive Composition Roofs**

1. Residential roof surfacing meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218, Class 4, and that are composition, are eligible for a credit. Compute the credit by multiplying the Extended Coverage Base Premium by a factor of .15.

**C. Wood Roofs**

If the dwelling has wood roof surfacing, a premium surcharge is added to recognize the increased costs of replacing wood roof surfacing. Compute the surcharge by multiplying the Coverage **A** Fire and Extended Coverage Base Premiums by a factor of .40.

**D. All Other Roofs**

All other roof surfacing and types are not eligible for credits or surcharges

**E. Multiple Roof Layers**

1. Multiple roof layers are defined as roof surfacing material overlaid on the prior roof surfacing material.
2. If there are multiple layers of roof surfacing material, compute the surcharge as follows:
  - a. Two (2) layers of roof surfacing material, apply a factor of .15 to the Coverage **A** Extended Coverage **Base Premium**.
  - b. Three (3) or more layers of roof surfacing material, apply a factor of .30 to the Coverage **A** Extended Coverage **Base Premium**.

**Rule A3. ADDITIONAL EXTENDED COVERAGE**

**A. Definitions**

When Extended Coverage is purchased, Additional Extended Coverage may also be purchased. Additional Extended Coverage adds the peril of Sudden and Accidental Discharge, Leakage, Overflow or Release of Water or Steam, to the policy. This peril means sudden and accidental discharge, leakage, overflow or release of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance that occurs quickly and abruptly.

**B. Limits of Liability**

Coverage may be purchased for a limit of liability of \$2,500 or \$5,000

**C. Endorsement**

Home Protectors Additional Extended Coverage, **HP 111AR**

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**Rule A3. ADDITIONAL EXTENDED COVERAGE (cont.)**

**D. Premium.**

1. Determine the Base Rate from Table A3.D.1.
2. Multiply the base rate by the Amount of Insurance factor and the territory factor, and the deductible factor found in tables A3.D.2.#1., and A3.D.2.#2.,
3. Multiply the result of Paragraph 2. by the deductible factor in Rule 406.
4. If the premises is tenant occupied, apply the tenant factor from table A3.D.4.

<b>Base Rate</b>	<b>\$2,500</b>	<b>\$5,000</b>
	43	54

**Table A3.D.1, Additional Extended Coverage Base Rate**

<b>Coverage A Factor</b>	<b>\$2,500 Factor</b>	<b>\$5,000 Factor</b>	<b>Coverage A Factor</b>	<b>\$2,500 Factor</b>	<b>\$5,000 Factor</b>
15,000	0.90	0.86	60,000	1.15	1.21
20,000	0.90	0.88	65,000	1.20	1.28
25,000	0.92	0.90	70,000	1.25	1.35
30,000	0.94	0.92	75,000	1.29	1.41
35,000	0.96	0.94	80,000	1.33	1.47
40,000	0.98	0.97	85,000	1.37	1.53
45,000	1.00	1.00	90,000	1.41	1.59
50,000	1.05	1.07	95,000	1.44	1.64
55,000	1.10	1.14	100,000	1.47	1.69
Each Additional \$5,000				0.03	0.04

**Table A3.D.2.#1 Additional Extended Coverage Amount of Insurance Factors**

<b>Territory Factor</b>	<b>\$2,500</b>	<b>\$5,000</b>
ALL	1.00	1.00

**Table A3.D.2.#2, Additional Extended Coverage Territory Factor**

<b>Tenant Factor</b>	<b>\$2,500</b>	<b>\$5,000</b>
If tenant occupied	1.15	1.15

**Table A3.D.4, Additional Extended Coverage Tenant Factor**

**RULE A4. LOSS FREE CREDIT**

- A.** The loss free credit applies to a homeowner policy that:
1. has been in force with Republic for 36 months or more, and
  2. has had no losses
- B.** Claims from natural causes and claims that are filed but not paid will not be considered losses for the purposes of this credit.
- C.** Premium Computation. Calculate the credit by multiplying the **Base Premium** by .10.

**RULE A5. AGENCY RENEWAL CREDIT**

- A.** The agency renewal credit applies to a homeowner new business policy if:
1. the risk has been with the current agent for any period of time, and
  2. the risk has been loss free for 36 months or more.
- B.** This credit would apply for 36 months or until the next renewal following a paid, disqualifying loss, whichever occurs first. After 36 months, if there have been no paid losses, the Loss Free Credit will apply.
- C.** Claims from natural causes and claims that are filed but not paid will not be considered losses for the purposes of this credit.
- D.** Premium Computation. Calculate the credit by multiplying the **Base Premium** by .10.

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**RULE A6. MATURE HOMEOWNER CREDIT**

**A. Introduction**

The Mature Homeowner Discount recognizes the reduced loss exposures of older insureds.

**B. Premium Computation**

To determine the credit, multiply the **Base Premium** by the appropriate factor from the following table:

Age of Named Insured	Factor
Less than 50	N/A
50 and older	0.05

**Table C2.B. Mature Homeowner Premium Computation**

**C. Eligibility**

Owner occupied dwelling are eligible for this credit.

**RULE A7. PAYMENT PLANS AND OTHER PAYMENT INFORMATION**

**A. Payment Plans**

1. Annual Payment Plan (New and Renewal)
  - a. No service fees.
  - b. Policy is required to be paid in full either with application or annual billing statement.
2. Two Payment Plan (New and Renewal)
  - a. 50% down payment plus one installment payment
  - b. Installment: billed 150 days from effective date
  - c. Service fee is \$5.00 per installment.
3. Four Payment Plan (New and Renewal)
  - a. 25% down payment plus three installment payments
  - b. Installments
    - (1) First installment due 60 days from effective date
    - (2) Remaining installment due every 90 days
  - c. Service fee is \$5.00 per installment.
4. Ten Fixed Bill Payment Plan (New and Renewal)
  - a. 16.67% down payment for new business
  - b. Installments
    - (1) Renewal Installments will be 10% each
    - (2) Installments are due on the effective day each month (example - if policy is effective 1/15, each installment will be due on the 15<sup>th</sup>)
  - c. Service fee is \$3.00 per installment.
5. Eleven Payment Plan (New Business)
  - a. 6.67% down payment
  - b. Installments
    - (1) First installment billed 10 days after the effective date
    - (2) Remaining installments due on the effective day each month
  - c. Service fee is \$3.00 per installment.
6. Eleven Payment Plan (Renewals)
  - a. 9.1% down payment
  - b. Installments
    - (1) First installment billed 10 days from effective date
    - (2) Remaining installments due on the effective day each month



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**RULE A10. PAYMENT PLANS AND OTHER PAYMENT INFORMATION (cont.)**

- c.** Service fee is \$3.00 per installment.
  - 7.** Electronic Fund Transfer (New and Renewal)
    - a.** Down Payment
      - (1)** 16.67% down payment for new business
      - (2)** 8.34% down payment for renewals
    - b.** Installments
      - Monthly withdrawal from the 1<sup>st</sup>-28th
    - c.** No service fees.
  - 8.** A service fee is not applied to a down payment.

**B. Other Billing Information**

- 1.** Non-Sufficient Fund Charges

When a check is returned to the company marked as "Non-Sufficient Funds" or "Insufficient Funds" a \$25 charge will be applied to the next bill for the returned check.
- 2.** Web and IVR Payments
  - a.** Payments under all billing plans may be paid by using Internet or IVR (Interactive Voice Recording) systems
  - b.** There is no service charge added for using these options; however, the third party vendors that provide these services may charge a convenience fee for these transactions. Republic does not set these fees nor receive any portion of the fee.

**Arkansas Home Protector  
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Territory Definitions**

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**1. TERRITORY ASSIGNMENT**

Applies only to territories defined by ZIP codes, and is thus not applicable to the AHP Program.

**2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE).**

**A. Territory Descriptions**

- |    |  |
|----|--|
| 1  | Benton and Washington Counties                               |
| 2  | Carroll and Madison Counties                                 |
| 3  | Baxter, Boone and Marion Counties                            |
| 4  | Fulton, Independence, Izard and Sharp Counties               |
| 5  | Lawrence County  |
| 6  | Clay, Greene and Randolph Counties                           |
| 7  | Crawford and Sebastian Counties                              |
| 8  | Conway, Franklin, Johnson, Newton and Pope Counties          |
| 9  | Cleburne, Searcy, Stone and Van Buren Counties               |
| 10 | Jackson and Woodruff Counties                                |
| 11 | Craighead County   |
| 12 | Arkansas County  |
| 13 | Logan County   |
| 14 | Yell County  |
| 15 | Faulkner County  |
| 16 | White County   |
| 17 | Cross, Lee, Poinsett and St. Francis Counties                |
| 18 | Crittenden County  |
| 19 | Montgomery, Polk and Scott Counties                          |
| 20 | Garland, Hot Spring and Perry Counties                       |
| 21 | Grant and Saline Counties                                    |
| 22 | Remainder of Pulaski County                                  |
| 23 | Lonoke County  |
| 24 | Prairie County   |
| 25 | Monroe County  |
| 26 | Jefferson County   |
| 27 | Arkansas County  |
| 28 | Phillips County  |
| 29 | Clark, Howard, Pike and Sevier Counties                      |
| 30 | Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties     |
| 31 | Desha County   |
| 32 | Little River and Miller Counties                             |
| 33 | Hempstead and LaFayette Counties                             |
| 34 | Nevada and Ouachita Counties                                 |
| 35 | Columbia County  |
| 36 | Union County   |
| 37 | Ashley, Chicot and Drew Counties                             |
| 38 | Cities of Little Rock and North Little Rock (Pulaski County) |

**Arkansas Home Protector  
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Territory Definitions**

**2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE), (cont.)**

**B. Territory Names**

**1. Cities**

<b>City</b>	<b>County of</b>	<b>Territory</b>
Little Rock	Pulaski	38
North Little Rock	Pulaski	38

**2. Other Than Cities**

<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>
Arkansas	27	Garland	20	Newton	8
Ashley	37	Grant	21	Ouachita	34
Baxter	3	Greene	6	Perry	20
Benton	1	Hempstead	33	Phillips	28
Boone	3	Hot Spring	20	Pike	29
Bradley	30	Howard	29	Poinsett	17
Calhoun	30	Independence	4	Polk	19
Carroll	2	Izard	4	Pope	8
Chicot	37	Jackson	10	Prairie	24
Clark	29	Jefferson	26	Pulaski (a)	22
Clay	6	Johnson	8	Randolph	6
Cleburne	9	LaFayette	33	Saline	21
Cleveland	30	Lawrence	5	Scott	19
Columbia	35	Lee	17	Searcy	9
Conway	8	Lincoln	30	Sebastian	7
Craighead	11	Little River	32	Sevier	29
Crawford	7	Logan	13	Sharp	4
Crittenden	18	Lonoke	23	St. Francis	17
Cross	17	Madison	2	Stone	9
Dallas	30	Marion	3	Union	36
Desha	31	Miller	32	Van Buren	9
Drew	37	Arkansas	12	Washington	1
Faulkner	15	Monroe	25	White	16
Franklin	8	Montgomery	19	Woodruff	10
Fulton	4	Nevada	34	Yell	14

(a) That part of Pulaski County not in Little Rock or North Little Rock

**3. TERRITORY DEFINITIONS – EARTHQUAKE**

Not applicable to the AHP Program.

**Arkansas Home Protector  
Dwelling Policy Program Manual  
Key Premium, Key Factor, and Classification Tables**

**PART III  
BASE PREMIUM COMPUTATION RULES**

**RULE 301. BASE PREMIUM COMPUTATION**

**A. Fire, Extended Coverage (DP 00 01) For Coverage A - Dwelling/Coverage; C - Personal Property**

**1. Key Premium Tables**

**a. Coverage A**

**(1) Fire**

**(a) Frame Construction**

Protection Class	Territory									
	1	2	3	4	5	6	7	8	9	10
1	209	209	209	209	230	284	209	209	209	230
2	209	209	209	209	230	284	209	209	209	230
3	209	209	209	209	230	284	209	209	209	230
4	232	232	232	232	255	315	232	232	232	255
5	232	232	232	232	255	315	232	232	232	255
6	232	232	232	232	255	315	232	232	232	255
7	348	348	348	348	383	473	348	348	348	383
8	418	418	418	418	459	567	418	418	418	459
8B	778	778	778	778	855	1056	778	778	778	855
9	778	778	778	778	855	1056	778	778	778	855
10	998	998	998	998	1097	1355	998	998	998	1097

Protection Class	Territory									
	11	12	13	14	15	16	17	18	19	20
1	284	284	209	209	209	230	284	284	209	209
2	284	284	209	209	209	230	284	284	209	209
3	284	284	209	209	209	230	284	284	209	209
4	315	315	232	232	232	255	315	315	232	232
5	315	315	232	232	232	255	315	315	232	232
6	315	315	232	232	232	255	315	315	232	232
7	473	473	348	348	348	383	473	473	348	348
8	567	567	418	418	418	459	567	567	418	418
8B	1056	1056	778	778	778	855	1056	1056	778	778
9	1056	1056	778	778	778	855	1056	1056	778	778
10	1355	1355	998	998	998	1097	1355	1355	998	998

Protection Class	Territory									
	21	22	23	24	25	26	27	28	29	30
1	209	230	230	230	230	230	230	284	230	230
2	209	230	230	230	230	230	230	284	230	230
3	209	230	230	230	230	230	230	284	230	230
4	232	255	255	255	255	255	255	315	255	255
5	232	255	255	255	255	255	255	315	255	255
6	232	255	255	255	255	255	255	315	255	255
7	348	383	383	383	383	383	383	473	383	383
8	418	459	459	459	459	459	459	567	459	459
8B	778	855	855	855	855	855	855	1056	855	855
9	778	855	855	855	855	855	855	1056	855	855
10	998	1097	1097	1097	1097	1097	1097	1355	1097	1097

Protection Class	Territory								
	31	32	33	34	35	36	37	38	
1	284	230	230	230	230	230	284	230	
2	284	230	230	230	230	230	284	230	
3	284	230	230	230	230	230	284	230	
4	315	255	255	255	255	255	315	255	
5	315	255	255	255	255	255	315	255	
6	315	255	255	255	255	255	315	255	
7	473	383	383	383	383	383	473	383	

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Key Premium, Key Factor, and Classification Tables**

**RULE 301. BASE PREMIUM COMPUTATION, (cont.)**

Protection Class	Territory								
	31	32	33	34	35	36	37	38	
<b>8</b>	567	459	459	459	459	459	567	459	
<b>8B</b>	1056	855	855	855	855	855	1056	855	
<b>9</b>	1056	855	855	855	855	855	1056	855	
<b>10</b>	1355	1097	1097	1097	1097	1097	1355	1097	

**Table 301.A.1.a.(1).(a)., Key Premiums, Coverage A Fire, Frame**

**(b) Masonry Construction**

Protection Class	Territory									
	1	2	3	4	5	6	7	8	9	10
<b>1</b>	158	158	158	158	174	214	158	158	158	174
<b>2</b>	158	158	158	158	174	214	158	158	158	174
<b>3</b>	158	158	158	158	174	214	158	158	158	174
<b>4</b>	183	183	183	183	202	249	183	183	183	202
<b>5</b>	183	183	183	183	202	249	183	183	183	202
<b>6</b>	183	183	183	183	202	249	183	183	183	202
<b>7</b>	286	286	286	286	314	388	286	286	286	314
<b>8</b>	339	339	339	339	373	460	339	339	339	373
<b>8B</b>	627	627	627	627	689	851	627	627	627	689
<b>9</b>	627	627	627	627	689	851	627	627	627	689
<b>10</b>	801	801	801	801	880	1088	801	801	801	880

Protection Class	Territory									
	11	12	13	14	15	16	17	18	19	20
<b>1</b>	214	214	158	158	158	174	214	214	158	158
<b>2</b>	214	214	158	158	158	174	214	214	158	158
<b>3</b>	214	214	158	158	158	174	214	214	158	158
<b>4</b>	249	249	183	183	183	202	249	249	183	183
<b>5</b>	249	249	183	183	183	202	249	249	183	183
<b>6</b>	249	249	183	183	183	202	249	249	183	183
<b>7</b>	388	388	286	286	286	314	388	388	286	286
<b>8</b>	460	460	339	339	339	373	460	460	339	339
<b>8B</b>	851	851	627	627	627	689	851	851	627	627
<b>9</b>	851	851	627	627	627	689	851	851	627	627
<b>10</b>	1088	1088	801	801	801	880	1088	1088	801	801

Protection Class	Territory									
	21	22	23	24	25	26	27	28	29	30
<b>1</b>	158	174	174	174	174	174	174	214	174	174
<b>2</b>	158	174	174	174	174	174	174	214	174	174
<b>3</b>	158	174	174	174	174	174	174	214	174	174
<b>4</b>	183	202	202	202	202	202	202	249	202	202
<b>5</b>	183	202	202	202	202	202	202	249	202	202
<b>6</b>	183	202	202	202	202	202	202	249	202	202
<b>7</b>	286	314	314	314	314	314	314	388	314	314
<b>8</b>	339	373	373	373	373	373	373	460	373	373
<b>8B</b>	627	689	689	689	689	689	689	851	689	689
<b>9</b>	627	689	689	689	689	689	689	851	689	689
<b>10</b>	801	880	880	880	880	880	880	1088	880	880

Protection Class	Territory								
	31	32	33	34	35	36	37	38	
<b>1</b>	214	174	174	174	174	174	214	174	
<b>2</b>	214	174	174	174	174	174	214	174	
<b>3</b>	214	174	174	174	174	174	214	174	
<b>4</b>	249	202	202	202	202	202	249	202	
<b>5</b>	249	202	202	202	202	202	249	202	
<b>6</b>	249	202	202	202	202	202	249	202	
<b>7</b>	388	314	314	314	314	314	388	314	
<b>8</b>	460	373	373	373	373	373	460	373	

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Protection Class	Territory								
	31	32	33	34	35	36	37	38	
<b>8B</b>	851	689	689	689	689	689	851	689	
<b>9</b>	851	689	689	689	689	689	851	689	
<b>10</b>	1088	880	880	880	880	880	1088	880	

**Table 301.A.1.a.(1).(b)., Key Premiums, Coverage A Fire, Brick**

**(2) Extended Coverage**

Territory	Rate	Territory	Rate	Territory	Rate	Territory	Rate
1	262	11	355	21	262	30	288
2	262	12	355	22	288	31	355
3	262	13	262	33	288	32	288
4	262	14	262	24	288	33	288
5	288	15	262	25	288	34	288
6	355	16	288	26	288	35	288
7	262	17	355	27	288	36	288
8	262	18	355	28	355	37	355
9	262	19	262	29	288	38	288
10	288	20	262				

**Table 301.A.1.a.(2) Extended Coverage Key Premiums, Coverage A**

**b. Coverage C**

**(1) Fire**

**(a) Frame Construction**

Protection Class	Territory									
	1	2	3	4	5	6	7	8	9	10
<b>1</b>	45	45	45	45	45	45	45	45	45	45
<b>2</b>	45	45	45	45	45	45	45	45	45	45
<b>3</b>	45	45	45	45	45	45	45	45	45	45
<b>4</b>	50	50	50	50	50	50	50	50	50	50
<b>5</b>	50	50	50	50	50	50	50	50	50	50
<b>6</b>	50	50	50	50	50	50	50	50	50	50
<b>7</b>	75	75	75	75	75	75	75	75	75	75
<b>8</b>	90	90	90	90	90	90	90	90	90	90
<b>8B</b>	168	168	168	168	168	168	168	168	168	168
<b>9</b>	168	168	168	168	168	168	168	168	168	168
<b>10</b>	215	215	215	215	215	215	215	215	215	215

Protection Class	Territory									
	11	12	13	14	15	16	17	18	19	20
<b>1</b>	45	45	45	45	45	45	45	45	45	45
<b>2</b>	45	45	45	45	45	45	45	45	45	45
<b>3</b>	45	45	45	45	45	45	45	45	45	45
<b>4</b>	50	50	50	50	50	50	50	50	50	50
<b>5</b>	50	50	50	50	50	50	50	50	50	50
<b>6</b>	50	50	50	50	50	50	50	50	50	50
<b>7</b>	75	75	75	75	75	75	75	75	75	75
<b>8</b>	90	90	90	90	90	90	90	90	90	90
<b>8B</b>	168	168	168	168	168	168	168	168	168	168
<b>9</b>	168	168	168	168	168	168	168	168	168	168
<b>10</b>	215	215	215	215	215	215	215	215	215	215

Protection Class	Territory									
	21	22	23	24	25	26	27	28	29	30
<b>1</b>	45	45	45	45	45	45	45	45	45	45
<b>2</b>	45	45	45	45	45	45	45	45	45	45
<b>3</b>	45	45	45	45	45	45	45	45	45	45
<b>4</b>	50	50	50	50	50	50	50	50	50	50
<b>5</b>	50	50	50	50	50	50	50	50	50	50
<b>6</b>	50	50	50	50	50	50	50	50	50	50

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Protection Class	Territory									
	21	22	23	24	25	26	27	28	29	30
7	75	75	75	75	75	75	75	75	75	75
8	90	90	90	90	90	90	90	90	90	90
8B	168	168	168	168	168	168	168	168	168	168
9	168	168	168	168	168	168	168	168	168	168
10	215	215	215	215	215	215	215	215	215	215

Protection Class	Territory									
	31	32	33	34	35	36	37	38		
1	45	45	45	45	45	45	45	45		
2	45	45	45	45	45	45	45	45		
3	45	45	45	45	45	45	45	45		
4	50	50	50	50	50	50	50	50		
5	50	50	50	50	50	50	50	50		
6	50	50	50	50	50	50	50	50		
7	75	75	75	75	75	75	75	75		
8	90	90	90	90	90	90	90	90		
8B	168	168	168	168	168	168	168	168		
9	168	168	168	168	168	168	168	168		
10	215	215	215	215	215	215	215	215		

**Table 301.A.1.b.(1).(a)., Key Premiums, Coverage C Fire, Frame**

**(b) Masonry Construction**

Protection Class	Territory									
	1	2	3	4	5	6	7	8	9	10
1	34	34	34	34	34	34	34	34	34	34
2	34	34	34	34	34	34	34	34	34	34
3	34	34	34	34	34	34	34	34	34	34
4	40	40	40	40	40	40	40	40	40	40
5	40	40	40	40	40	40	40	40	40	40
6	40	40	40	40	40	40	40	40	40	40
7	62	62	62	62	62	62	62	62	62	62
8	73	73	73	73	73	73	73	73	73	73
8B	135	135	135	135	135	135	135	135	135	135
9	135	135	135	135	135	135	135	135	135	135
10	173	173	173	173	173	173	173	173	173	173

Protection Class	Territory									
	11	12	13	14	15	16	17	18	19	20
1	34	34	34	34	34	34	34	34	34	34
2	34	34	34	34	34	34	34	34	34	34
3	34	34	34	34	34	34	34	34	34	34
4	40	40	40	40	40	40	40	40	40	40
5	40	40	40	40	40	40	40	40	40	40
6	40	40	40	40	40	40	40	40	40	40
7	62	62	62	62	62	62	62	62	62	62
8	73	73	73	73	73	73	73	73	73	73
8B	135	135	135	135	135	135	135	135	135	135
9	135	135	135	135	135	135	135	135	135	135
10	173	173	173	173	173	173	173	173	173	173

Protection Class	Territory									
	21	22	23	24	25	26	27	28	29	30
1	34	34	34	34	34	34	34	34	34	34
2	34	34	34	34	34	34	34	34	34	34
3	34	34	34	34	34	34	34	34	34	34
4	40	40	40	40	40	40	40	40	40	40
5	40	40	40	40	40	40	40	40	40	40
6	40	40	40	40	40	40	40	40	40	40
7	62	62	62	62	62	62	62	62	62	62

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Protection Class										
	21	22	23	24	25	26	27	28	29	30
8	73	73	73	73	73	73	73	73	73	73
8B	135	135	135	135	135	135	135	135	135	135
9	135	135	135	135	135	135	135	135	135	135
10	173	173	173	173	173	173	173	173	173	173

Protection Class	Territory									
	31	32	33	34	35	36	37	38		
1	34	34	34	34	34	34	34	34		
2	34	34	34	34	34	34	34	34		
3	34	34	34	34	34	34	34	34		
4	40	40	40	40	40	40	40	40		
5	40	40	40	40	40	40	40	40		
6	40	40	40	40	40	40	40	40		
7	62	62	62	62	62	62	62	62		
8	73	73	73	73	73	73	73	73		
8B	135	135	135	135	135	135	135	135		
9	135	135	135	135	135	135	135	135		
10	173	173	173	173	173	173	173	173		

**Table 301.A.1.b.(1).(b)., Key Premiums, Coverage C Fire, Brick**

**(2) Extended Coverage**

Territory	Rate	Territory	Rate	Territory	Rate	Territory	Rate
1	55	11	55	21	55	30	55
2	55	12	55	22	55	31	55
3	55	13	55	33	55	32	55
4	55	14	55	24	55	33	55
5	55	15	55	25	55	34	55
6	55	16	55	26	55	35	55
7	55	17	55	27	55	36	55
8	55	18	55	28	55	37	55
9	55	19	55	29	55	38	55
10	55	20	55				

**Table 301.A.1.a.(2) Extended Coverage Key Premiums, Coverage A**

**2. Other Classification Tables**

**a. Occupancy Factors**

Occupancy	Factor
Owner	1.00
Tenant	1.10

**Table 301.A.2.a., Occupancy Factors**

**b. Number of Families Factors**

Number of Families	Coverage A Factor	Coverage C Factor
1	1.00	1.00
2	1.20	1.20
3-4	1.50	1.50

**Table 301.A.2.b., Number of Families Factors**

**c. Use Factors**

Use	Factor
Primary	1.00
Seasonal	1.20
Secondary	1.20

**Table 301.A.2.c., Use Factors**



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**3. Key Factor Tables.**

**a. Coverage A – Fire and Extended Coverage**

Amount of Insurance	Fire Factor	EC Factor	Amount of Insurance	Fire Factor	EC Factor	Amount of Insurance	Fire Factor	EC Factor
\$15,000	0.397	0.397	\$61,000	1.190	1.190	\$106,000	1.963	1.963
\$16,000	0.414	0.414	\$62,000	1.207	1.207	\$107,000	1.980	1.980
\$17,000	0.431	0.431	\$63,000	1.224	1.224	\$108,000	1.997	1.997
\$18,000	0.448	0.448	\$64,000	1.241	1.241	\$109,000	2.014	2.014
\$19,000	0.465	0.465	\$65,000	1.259	1.259	\$110,000	2.031	2.031
\$20,000	0.482	0.482	\$66,000	1.276	1.276	\$111,000	2.048	2.048
\$21,000	0.500	0.500	\$67,000	1.293	1.293	\$112,000	2.065	2.065
\$22,000	0.517	0.517	\$68,000	1.310	1.310	\$113,000	2.082	2.082
\$23,000	0.535	0.535	\$69,000	1.327	1.327	\$114,000	2.099	2.099
\$24,000	0.552	0.552	\$70,000	1.344	1.344	\$115,000	2.116	2.116
\$25,000	0.570	0.570	\$71,000	1.362	1.362	\$116,000	2.133	2.133
\$26,000	0.587	0.587	\$72,000	1.379	1.379	\$117,000	2.150	2.150
\$27,000	0.604	0.604	\$73,000	1.395	1.395	\$118,000	2.167	2.167
\$28,000	0.621	0.621	\$74,000	1.413	1.413	\$119,000	2.184	2.184
\$29,000	0.638	0.638	\$75,000	1.431	1.431	\$120,000	2.201	2.201
\$30,000	0.656	0.656	\$76,000	1.448	1.448	\$121,000	2.218	2.218
\$31,000	0.673	0.673	\$77,000	1.465	1.465	\$122,000	2.235	2.235
\$32,000	0.690	0.690	\$78,000	1.482	1.482	\$123,000	2.252	2.252
\$33,000	0.707	0.707	\$79,000	1.499	1.499	\$124,000	2.269	2.269
\$34,000	0.725	0.725	\$80,000	1.517	1.517	\$125,000	2.286	2.286
\$35,000	0.742	0.742	\$81,000	1.534	1.534	\$126,000	2.303	2.303
\$36,000	0.759	0.759	\$82,000	1.551	1.551	\$127,000	2.320	2.320
\$37,000	0.776	0.776	\$83,000	1.569	1.569	\$128,000	2.337	2.337
\$38,000	0.793	0.793	\$84,000	1.586	1.586	\$129,000	2.354	2.354
\$39,000	0.810	0.810	\$85,000	1.603	1.603	\$130,000	2.371	2.371
\$40,000	0.828	0.828	\$86,000	1.620	1.620	\$131,000	2.388	2.388
\$41,000	0.845	0.845	\$87,000	1.637	1.637	\$132,000	2.405	2.405
\$42,000	0.862	0.862	\$88,000	1.654	1.654	\$133,000	2.422	2.422
\$43,000	0.880	0.880	\$89,000	1.672	1.672	\$134,000	2.439	2.439
\$44,000	0.897	0.897	\$90,000	1.689	1.689	\$135,000	2.456	2.456
\$45,000	0.914	0.914	\$91,000	1.706	1.706	\$136,000	2.473	2.473
\$46,000	0.931	0.931	\$92,000	1.723	1.723	\$137,000	2.490	2.490
\$47,000	0.948	0.948	\$93,000	1.741	1.741	\$138,000	2.507	2.507
\$48,000	0.966	0.966	\$94,000	1.758	1.758	\$139,000	2.524	2.524
\$49,000	0.983	0.983	\$95,000	1.775	1.775	\$140,000	2.541	2.541
\$50,000	1.000	1.000	\$96,000	1.792	1.792	\$141,000	2.558	2.558
\$51,000	1.017	1.017	\$97,000	1.809	1.809	\$142,000	2.575	2.575
\$52,000	1.034	1.034	\$98,000	1.827	1.827	\$143,000	2.592	2.592
\$53,000	1.052	1.052	\$99,000	1.844	1.844	\$144,000	2.609	2.609
\$54,000	1.069	1.069	\$100,000	1.861	1.861	\$145,000	2.626	2.626
\$55,000	1.086	1.086	\$101,000	1.878	1.878	\$146,000	2.643	2.643
\$56,000	1.103	1.103	\$102,000	1.895	1.895	\$147,000	2.660	2.660
\$57,000	1.120	1.120	\$103,000	1.912	1.912	\$148,000	2.677	2.677
\$58,000	1.138	1.138	\$104,000	1.929	1.929	\$149,000	2.694	2.694
\$59,000	1.155	1.155	\$105,000	1.946	1.946	\$150,000	2.711	2.711
\$60,000	1.172	1.172	Each additional \$1,000				0.017	0.017

**Table 301.A.3.a. Key Factors, Fire and Extended Coverage, Coverage A**

**b. Coverage C – Fire and Extended Coverage**

Amount of Insurance	Fire Factor	EC Factor	Amount of Insurance	Fire Factor	EC Factor	Amount of Insurance	Fire Factor	EC Factor
\$1,000	0.224	0.191	\$51,000	4.160	4.861	\$101,000	8.164	9.433
\$2,000	0.335	0.294	\$52,000	4.242	4.954	\$102,000	8.246	9.526
\$3,000	0.424	0.380	\$53,000	4.321	5.045	\$103,000	8.325	9.617
\$4,000	0.511	0.468	\$54,000	4.400	5.135	\$104,000	8.405	9.707
\$5,000	0.592	0.553	\$55,000	4.482	5.228	\$105,000	8.486	9.800
\$6,000	0.677	0.643	\$56,000	4.561	5.319	\$106,000	8.566	9.891
\$7,000	0.756	0.729	\$57,000	4.640	5.410	\$107,000	8.645	9.981

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Amount of Insurance	Fire Factor	EC Factor	Amount of Insurance	Fire Factor	EC Factor	Amount of Insurance	Fire Factor	EC Factor
\$8,000	0.842	0.823	\$58,000	4.722	5.503	\$108,000	8.727	10.074
\$9,000	0.922	0.913	\$59,000	4.801	5.593	\$109,000	8.806	10.165
\$10,000	1.000	1.000	\$60,000	4.880	5.684	\$110,000	8.885	10.255
\$11,000	1.084	1.096	\$61,000	4.962	5.777	\$111,000	8.967	10.349
\$12,000	1.161	1.184	\$62,000	5.041	5.868	\$112,000	9.046	10.439
\$13,000	1.244	1.280	\$63,000	5.121	5.958	\$113,000	9.126	10.530
\$14,000	1.319	1.370	\$64,000	5.202	6.052	\$114,000	9.207	10.623
\$15,000	1.397	1.462	\$65,000	5.281	6.142	\$115,000	9.287	10.713
\$16,000	1.480	1.558	\$66,000	5.361	6.233	\$116,000	9.366	10.804
\$17,000	1.555	1.648	\$67,000	5.442	6.326	\$117,000	9.448	10.897
\$18,000	1.635	1.743	\$68,000	5.522	6.416	\$118,000	9.527	10.987
\$19,000	1.709	1.833	\$69,000	5.601	6.507	\$119,000	9.606	11.078
\$20,000	1.789	1.928	\$70,000	5.682	6.600	\$120,000	9.688	11.171
\$21,000	1.865	2.021	\$71,000	5.762	6.691	\$121,000	9.767	11.261
\$22,000	1.942	2.114	\$72,000	5.841	6.781	\$122,000	9.847	11.352
\$23,000	2.024	2.212	\$73,000	5.923	6.875	\$123,000	9.928	11.445
\$24,000	2.098	2.303	\$74,000	6.002	6.965	\$124,000	10.008	11.536
\$25,000	2.174	2.396	\$75,000	6.081	7.056	\$125,000	10.087	11.626
\$26,000	2.252	2.492	\$76,000	6.163	7.149	\$126,000	10.166	11.716
\$27,000	2.328	2.586	\$77,000	6.242	7.239	\$127,000	10.246	11.807
\$28,000	2.408	2.685	\$78,000	6.321	7.330	\$128,000	10.325	11.897
\$29,000	2.482	2.775	\$79,000	6.403	7.423	\$129,000	10.405	11.988
\$30,000	2.558	2.869	\$80,000	6.482	7.514	\$130,000	10.484	12.078
\$31,000	2.634	2.963	\$81,000	6.562	7.604	\$131,000	10.563	12.169
\$32,000	2.712	3.059	\$82,000	6.643	7.697	\$132,000	10.643	12.259
\$33,000	2.787	3.153	\$83,000	6.723	7.788	\$133,000	10.722	12.350
\$34,000	2.863	3.247	\$84,000	6.802	7.878	\$134,000	10.801	12.440
\$35,000	2.941	3.344	\$85,000	6.884	7.971	\$135,000	10.881	12.531
\$36,000	3.017	3.437	\$86,000	6.963	8.062	\$136,000	10.960	12.621
\$37,000	3.092	3.531	\$87,000	7.042	8.153	\$137,000	11.039	12.712
\$38,000	3.170	3.628	\$88,000	7.124	8.246	\$138,000	11.119	12.802
\$39,000	3.245	3.722	\$89,000	7.203	8.336	\$139,000	11.198	12.893
\$40,000	3.323	3.819	\$90,000	7.285	8.429	\$140,000	11.277	12.983
\$41,000	3.398	3.914	\$91,000	7.364	8.520	\$141,000	11.357	13.074
\$42,000	3.474	4.007	\$92,000	7.443	8.610	\$142,000	11.436	13.164
\$43,000	3.551	4.105	\$93,000	7.525	8.704	\$143,000	11.515	13.254
\$44,000	3.626	4.199	\$94,000	7.604	8.794	\$144,000	11.595	13.345
\$45,000	3.701	4.293	\$95,000	7.684	8.885	\$145,000	11.674	13.435
\$46,000	3.778	4.390	\$96,000	7.765	8.978	\$146,000	11.753	13.526
\$47,000	3.853	4.485	\$97,000	7.845	9.068	\$147,000	11.833	13.616
\$48,000	3.928	4.579	\$98,000	7.924	9.159	\$148,000	11.912	13.707
\$49,000	4.006	4.676	\$99,000	8.006	9.252	\$149,000	11.992	13.797
\$50,000	4.081	4.770	\$100,000	8.085	9.342	\$150,000	12.071	13.888
Each additional \$1,000							0.079	0.090

**Table 301.A.3.b. Key Factors, Fire and Extended Coverage, Coverage C**

**B. Reserved for Future Use**

<i>SERFF Tracking Number:</i>	<i>TRGR-125377305</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Southern Insurance Company</i>	<i>State Tracking Number:</i>	<i>#302178 \$100</i>
<i>Company Tracking Number:</i>	<i>07-211</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Arkansas Home Protectors</i>		
<i>Project Name/Number:</i>	<i>Initial Filing of Rates and Rules/07-211</i>		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Filed	01/04/2008
<b>Comments:</b>				
<b>Attachment:</b>				
	AR DP rate.pdf			

<b>Bypassed -Name:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	<b>Review Status:</b>	Filed	01/04/2008
<b>Bypass Reason:</b>	We are filing final rates and the loss cost support therefore does not apply			
<b>Comments:</b>				

<b>Satisfied -Name:</b>	Filing Memorandum	<b>Review Status:</b>	Filed	01/04/2008
<b>Comments:</b>				
<b>Attachment:</b>				
	Filing Memorandum AR DP-1.pdf			

<b>Satisfied -Name:</b>	Actuarial Exhibits	<b>Review Status:</b>	Filed	01/04/2008
<b>Comments:</b>				
<b>Attachment:</b>				
	Filing Exhibit AR DP-1.pdf			

<b>Satisfied -Name:</b>	Form RF-1	<b>Review Status:</b>	Filed	01/04/2008
<b>Comments:</b>				
<b>Attachment:</b>				
	FORM RF-1 Rate Filing Abstract (AR DP-1).pdf			

## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>					<b>Group NAIC #</b>
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>	

<b>5. Company Tracking Number</b>	
-----------------------------------	--

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>				

Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>				
<b>10. Sub-Type of Insurance (Sub-TOI)</b>				
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>				
<b>12. Company Program Title (Marketing title)</b>				
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14. Effective Date(s) Requested</b>	New:		Renewal:	
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>16. Reference Organization (if applicable)</b>				
<b>17. Reference Organization # &amp; Title</b>				
<b>18. Company's Date of Filing</b>				
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

## Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

[illegible]

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>				
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase      ☐ Rate Decrease      ☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
-----------	--	--

<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
------------	---

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
-----------	--

		COMPANY USE	STATE USE
<b>5a</b>	<b>Overall percentage rate indication (when applicable)</b>		
<b>5b</b>	<b>Overall percentage rate impact for this filing</b>		
<b>5c</b>	<b>Effect of Rate Filing – Written premium change for this program</b>		
<b>5d</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
-----------	---	--

<b>7.</b>	<b>Effective Date of last rate revision</b>	
-----------	---	--

<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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<b>9.</b>	<b>Rule # or Page # Submitted for Review</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01		[ ] New [ ] Replacement [ ] Withdrawn	
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement [ ] Withdrawn	

**FILING MEMORANDUM**  
**Arkansas Home Protectors DP-1**  
**Southern Insurance Company (SIC)**

Southern Insurance Company (SIC), one of three licensed companies in Arkansas from the Republic group of companies, currently is filing a new low-value dwelling fire insurance program in Arkansas. The policy form is based off an ISO form 1 with several endorsements developed by Republic. Our new Home Protectors DP-1 product will be written in Southern Insurance Company. The proposed effective date is February 1, 2008.

The following filing exhibits are included:

**Exhibit A – Proposed Rates**

Since this is a new program filing, SIC currently has no written premium for this line of business in AR. Exhibit A provides our competitive analysis and proposed territories, rates and factors, as follows:

<b>A.1 – A.2</b>	Territory Definitions and Map
<b>A.3 – A.5</b>	Territorial Rates – Coverage A
<b>A.6 – A.7</b>	Coverage A Amount of Insurance Curve
<b>A.8</b>	Territorial Rates – Coverage C
<b>A.9 – A.10</b>	Coverage C Amount of Insurance Curve
<b>A.11</b>	Protection/Construction Factors
<b>A.12</b>	Deductible Factors
<b>A.13</b>	Additional Extended Coverage Endorsement
<b>A.14 – A.15</b>	Other Factors, Credits, and Charges

Rates and rating factors were determined by reviewing similar low-value programs from four major competitor filings, manuals, and forms, along with current Republic rating in other states (MS, OK and TX).

**Territory Definitions and Map**

Republic's proposed territory definitions are listed by county on exhibit A.1. A territory map is provided on exhibit A.2. These territory definitions are used for all Republic's property products in Arkansas.

**Territorial Rates – Coverage A**

Dwelling rate comparisons on exhibits A.3 – A.5 are based on the following standard risk:

- DP-1 Form
- \$50,000 Coverage A amount of insurance
- Frame construction
- Protection class 5
- \$500 All-Peril Deductible
- Fire & Extended Coverage premiums combined
- Owner-occupied



**FILING MEMORANDUM**  
**Arkansas Home Protectors DP-1**  
**Southern Insurance Company (SIC)**

Note: Dwelling base rates as shown in the manual pages are for owner occupied residences and do not include the tenant occupied surcharge (which is a factor applied separately). In addition, dwelling base rates shown in the manual are split into fire and extended coverage rates, while Exhibit A.3 – A.5 are a combined rate.

Coverage A Amount of Insurance Curve

Tables on Exhibits A.6 – A.7 provides the coverage A curve for each of the competitors considered and the proposed curve. The base factor is set at \$50,000 amount of insurance.

Territorial Rates – Coverage C

Personal Property proposed rates are based on competitive analysis with base risk at \$10,000 of coverage C, as shown on exhibit A.8.

Coverage C Amount of Insurance Curve

Exhibit A.9 shows the Republic proposed curve for Coverage C, fire coverage. Exhibit A.10 shows the Republic proposed curve for Coverage C, extended coverage. Both Coverage C curves were derived from our existing low-value products.

Protection/Construction Factors

Exhibit A.11 shows the protection/construction factors for each of the competitors considered and our proposed factors. The base classification is frame, protection class 5. Note that the competitor factors are applied to a combined base premium for fire and extended coverage. Republic's all-coverage proposed factors are based on competitor factors. Republic's factors were then adjusted to apply to the fire-only base rate. This is necessary because Republic rates fire and extended coverage separately, and protection/classification factors are only applied to the fire base rate.

Deductible Factors

Republic's proposed deductible factors are based off competitor structure and factors, as shown in Exhibit A.12. The base deductible in all territories is \$500 all-peril. Other flat dollar deductibles offered include \$250, \$1000, and \$2500.

Additional Extended Coverage with Limited Water Damage (HP 111 02 07)

Republic currently provides a similar endorsement in its low value dwelling fire programs in Mississippi (Mississippi Home Protectors or MHP), Oklahoma (Oklahoma Home Protectors or OHP) and Texas (Republic Home Protectors or RHP) that cover the perils of Sudden and Accidental Discharge, Leakage, Overflow or Release or Water or Steam with coverage limits of \$2,500 and \$5,000. The propose rates for this endorsement, as shown on Exhibit A.13, are based on the pricing of this endorsement in Texas, with an adjustment from a 1% base deductible in Texas to a \$500 base deductible in Arkansas.

**FILING MEMORANDUM**  
**Arkansas Home Protectors DP-1**  
**Southern Insurance Company (SIC)**

*Other Factors, Credits, and Charges*

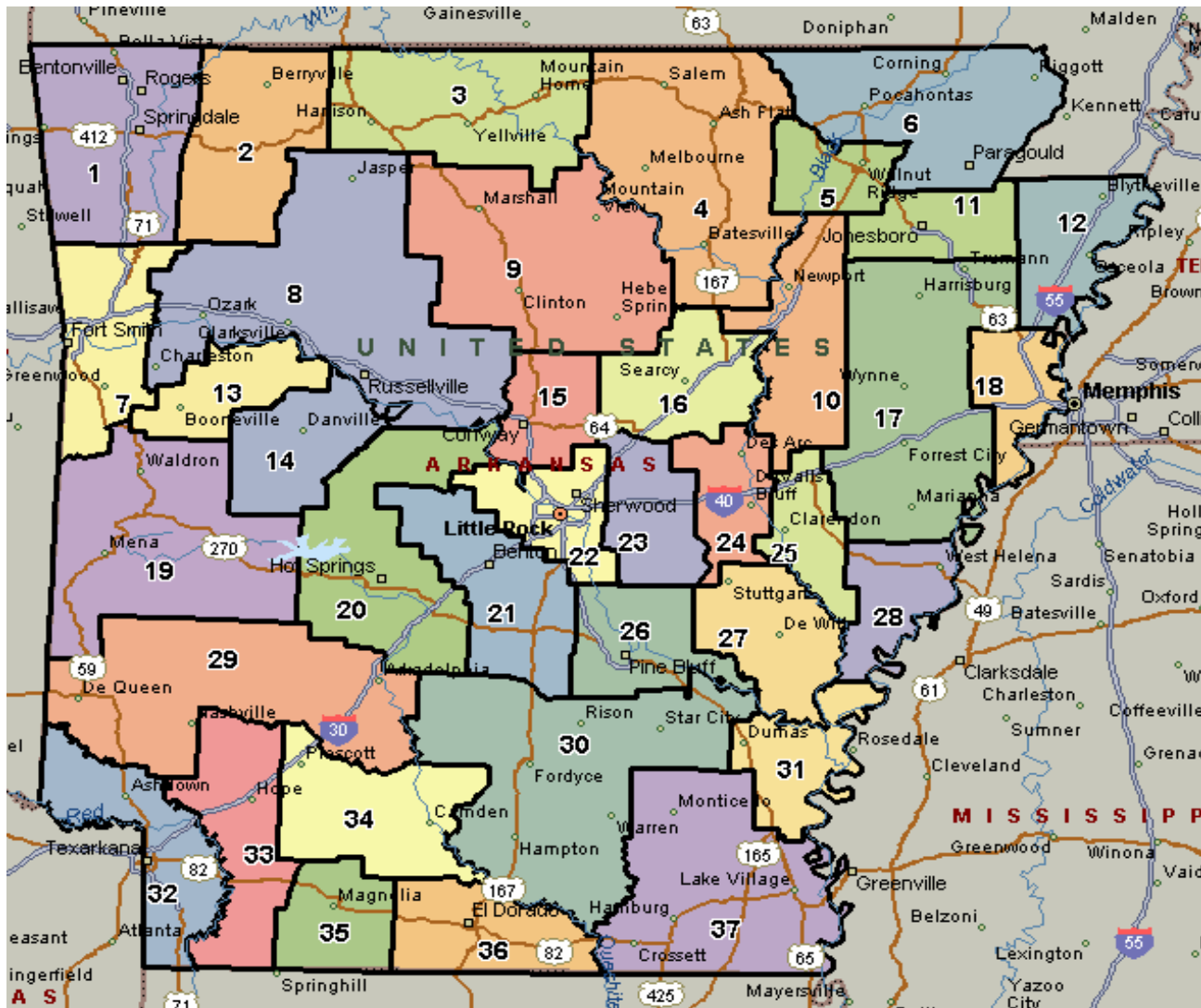
Proposed rating factors are provided for the following in Exhibits A.14 – A.15: Liability coverage, Increased Liability Limits, Medical Payments coverage, Miscellaneous Charges (dog, trampoline, tenant, townhouse or rowhouse, seasonal or secondary occupancy, wood roof, multi-layer roofs, and multiple families), and Miscellaneous Credits (protective devices, hail resistive composition roofs, metal roofs, superior construction, mature homeowner, agency renewal and loss free credits). Minimum premium is listed. Rates are also provided for Vandalism and Malicious Mischief (VMM) and Additional Living Expense (coverage E) optional coverages. These rating factors are based on Republic's standard offerings in other states (MS, OK and TX).

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOMEOWNERS AND DWELLING FIRE  
TERRITORY DEFINITIONS**

<b>County</b>	<b>Republic Territory</b>	<b>County</b>	<b>Republic Territory</b>
Arkansas	27	Little River	32
Ashley	37	Logan	13
Baxter	3	Lonoke	23
Benton	1	Madison	2
Boone	3	Marion	3
Bradley	30	Miller	32
Calhoun	30	Mississippi	12
Carroll	2	Monroe	25
Chicot	37	Montgomery	19
Clark	29	Nevada	34
Clay	6	Newton	8
Cleburne	9	Ouachita	34
Cleveland	30	Perry	20
Columbia	35	Phillips	28
Conway	8	Pike	29
Craighead	11	Poinsett	17
Crawford	7	Polk	19
Crittenden	18	Pope	8
Cross	17	Prairie	24
Dallas	30	Remainder of Pulaski	22
Desha	31	Randolph	6
Drew	37	Saline	21
Faulkner	15	Scott	19
Franklin	8	Searcy	9
Fulton	4	Sebastian	7
Garland	20	Sevier	29
Grant	21	Sharp	4
Greene	6	St. Francis	17
Hempstead	33	Stone	9
Hot Spring	20	Union	36
Howard	29	Van Buren	9
Independence	4	Washington	1
Izard	4	White	16
Jackson	10	Woodruff	10
Jefferson	26	Yell	14
Johnson	8		
LaFayette	33		
Lawrence	5		
Lee	17		
Lincoln	30		
		<b>Cites within Pulaski County</b>	
		Little Rock	38
		N. Little Rock	38

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOMEOWNERS AND DWELLING FIRE  
TERRITORY MAP**

Exhibit A.2



<u>Territory</u>	<u>Description</u>	<u>Territory</u>	<u>Description</u>
1	Benton, Washington	20	Garland, Hot Spring, Perry
2	Carroll, Madison	21	Grant, Saline
3	Baxter, Boone, Marion	22	Remainder of Pulaski
4	Fulton, Independence, Izard, Sharp	23	Lonoke
5	Lawrence	24	Prairie
6	Clay, Greene, Randolph	25	Monroe
7	Crawford, Sebastian	26	Jefferson
8	Conway, Franklin, Johnson, Newton, Pope	27	Arkansas
9	Cleburne, Searcy, Stone, Van Buren	28	Phillips
10	Jackson, Woodruff	29	Clark, Howard, Pike, Sevier
11	Craighead	30	Bradley, Calhoun, Cleveland, Dallas, Lincoln
12	Mississippi	31	Desha
13	Logan	32	Little River, Miller
14	Yell	33	Hempstead, LaFayette
15	Faulkner	34	Nevada, Ouachita
16	White	35	Columbia
17	Cross, Lee, Poinsett, St. Francis	36	Union
18	Crittenden	37	Ashley, Chicot, Drew
19	Montgomery, Polk, Scott	38	Cities of Little Rock and North Little Rock (Pulaski County)

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE A TERRITORIAL RATES FOR DWELLING COVERAGE**

Company	Republic Territory												
	1	2	3	4	5	6	7	8	9	10	11	12	13
Competitor 1	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$615	\$478
Competitor 2	\$504	\$504	\$504	\$504	\$554	\$706	\$504	\$504	\$504	\$554	\$706	\$706	\$504
Competitor 3	\$518	\$518	\$518	\$573	\$849	\$849	\$573	\$518	\$518	\$849	\$849	\$849	\$518
Competitor 4	\$669	\$669	\$669	\$933	\$933	\$933	\$801	\$669	\$669	\$933	\$933	\$933	\$669
Republic - proposed	\$494	\$494	\$494	\$494	\$543	\$670	\$494	\$494	\$494	\$543	\$670	\$670	\$494

Territory	Area Description	Counties Included	
1	Northwest Corner	Benton	Washington
2	Northwest Corner	Carroll	Madison
3	Northern AR	Baxter	Boone Marion
4	Northern AR	Fulton	Independence Iazard Sharp
5	Northern AR	Lawrence	
6	Northern AR	Clay	Greene Randolph
7	Fort Smith Area	Crawford	Sebastian
8	Ozark National Forest	Conway	Franklin Johnson Newton Pope
9	East of Ozark National Forest	Cleburne	Searcy Stone Van Buren
10	Newport Area	Jackson	Woodruff
11	Jonesboro Area	Craighead	
12	North of Memphis	Mississippi	
13	Western AR	Logan	

**RISK: \$50,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, FIRE & EXTENDED COVERAGE COMBINED, OWNER-OCCUPIED RESIDENCE**

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE A TERRITORIAL RATES FOR DWELLING COVERAGE**

Company	Republic Territory												
	14	15	16	17	18	19	20	21	22	23	24	25	26
Competitor 1	\$478	\$478	\$478	\$478	\$615	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478
Competitor 2	\$504	\$504	\$706	\$706	\$706	\$504	\$504	\$504	\$554	\$554	\$554	\$554	\$554
Competitor 3	\$518	\$518	\$573	\$849	\$849	\$573	\$573	\$573	\$684	\$573	\$573	\$573	\$573
Competitor 4	\$669	\$669	\$669	\$933	\$933	\$669	\$669	\$669	\$741	\$669	\$669	\$669	\$669
Republic - proposed	\$494	\$494	\$543	\$670	\$670	\$494	\$494	\$494	\$543	\$543	\$543	\$543	\$543

Territory	Area Description	Counties Included
14	Western AR	Yell
15	North of Pulaski (LR)	Faulkner
16	Northeast of Pulaski (LR)	White
17	Eastern AR	Cross Lee Poinsett St. Francis
18	West of Memphis	Crittenden
19	Ouchita National Forest	Montgomery Polk Scott
20	Hot Springs Area	Garland Hot Spring Perry
21	Southwest of Pulaski (LR)	Grant Saline
22	Western AR	Remainder of Pulaski
23	East of Pulaski (LR)	Lonoke
24	East of Pulaski (LR)	Prairie
25	Eastern AR	Monroe
26	Southeast of Pulaski (LR)	Jefferson

**RISK: \$50,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, FIRE & EXTENDED COVERAGE COMBINED, OWNER-OCCUPIED RESIDENCE**

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE A TERRITORIAL RATES FOR DWELLING COVERAGE**

Company	Republic Territory											
	27	28	29	30	31	32	33	34	35	36	37	38
Competitor 1	\$478	\$615	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478	\$478
Competitor 2	\$706	\$706	\$554	\$554	\$706	\$554	\$554	\$554	\$706	\$554	\$706	\$554
Competitor 3	\$573	\$849	\$573	\$573	\$849	\$573	\$573	\$573	\$573	\$573	\$849	\$684
Competitor 4	\$669	\$933	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$669	\$741
Republic - proposed	\$543	\$670	\$543	\$543	\$670	\$543	\$543	\$543	\$543	\$543	\$670	\$543

Territory	Area Description	Counties Included						
27	Eastern AR	Arkansas						
28	Eastern AR	Phillips						
29	Southwestern AR	Clark	Howard	Pike	Sevier			
30	South Central AR	Bradley	Calhoun	Cleveland	Dallas	Lincoln		
31	Southeastern AR	Desha						
32	Texarkana Area	Little River	Miller					
33	Southwest Corner (xTexarkana Area)	Hempstead	LaFayette					
34	Southern AR	Nevada	Ouachita					
35	Southern AR	Columbia						
36	Southern AR	Union						
37	Southeast Corner	Ashley	Chicot	Drew				
38	Little Rock and N. Little Rock	Cities of Little Rock and North Little Rock (Pulaski County)						

**RISK: \$50,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, FIRE & EXTENDED COVERAGE COMBINED, OWNER-OCCUPIED RESIDENCE**

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE A AMOUNT OF INSURANCE CURVE**

*Base Risk: 50,000 coverage*

Cov A AOI	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Republic Proposed
\$15,000	0.401		0.445	0.342	0.397
\$16,000	0.420		0.461	0.361	0.414
\$17,000	0.442		0.478	0.379	0.431
\$18,000	0.466		0.494	0.398	0.448
\$19,000	0.488		0.510	0.417	0.465
\$20,000	0.508	0.438	0.526	0.436	0.482
\$21,000	0.524	0.456	0.543	0.455	0.500
\$22,000	0.541	0.475	0.559	0.474	0.517
\$23,000	0.557	0.494	0.575	0.492	0.535
\$24,000	0.574	0.513	0.591	0.511	0.552
\$25,000	0.591	0.532	0.608	0.530	0.570
\$26,000	0.608	0.550	0.623	0.548	0.587
\$27,000	0.624	0.569	0.639	0.567	0.604
\$28,000	0.640	0.588	0.655	0.586	0.621
\$29,000	0.657	0.606	0.670	0.605	0.638
\$30,000	0.673	0.625	0.686	0.624	0.656
\$31,000	0.690	0.644	0.702	0.643	0.673
\$32,000	0.706	0.663	0.718	0.660	0.690
\$33,000	0.722	0.681	0.733	0.680	0.707
\$34,000	0.739	0.700	0.749	0.699	0.725
\$35,000	0.755	0.719	0.765	0.718	0.742
\$36,000	0.771	0.738	0.780	0.737	0.759
\$37,000	0.788	0.756	0.796	0.755	0.776
\$38,000	0.804	0.775	0.812	0.774	0.793
\$39,000	0.820	0.794	0.827	0.793	0.810
\$40,000	0.837	0.813	0.843	0.812	0.828
\$41,000	0.853	0.832	0.859	0.831	0.845
\$42,000	0.869	0.850	0.874	0.849	0.862
\$43,000	0.885	0.869	0.890	0.868	0.880
\$44,000	0.902	0.888	0.906	0.887	0.897
\$45,000	0.918	0.907	0.922	0.906	0.914
\$46,000	0.935	0.925	0.937	0.925	0.931
\$47,000	0.951	0.944	0.953	0.944	0.948
\$48,000	0.967	0.962	0.969	0.962	0.966
\$49,000	0.984	0.981	0.984	0.981	0.983
\$50,000	1.000	1.000	1.000	1.000	1.000
\$51,000	1.016	1.019	1.016	1.019	1.017
\$52,000	1.032	1.037	1.031	1.037	1.034
\$53,000	1.049	1.057	1.047	1.056	1.052
\$54,000	1.065	1.075	1.063	1.075	1.069
\$55,000	1.082	1.094	1.078	1.094	1.086
\$56,000	1.098	1.112	1.094	1.113	1.103
\$57,000	1.114	1.131	1.110	1.132	1.120
\$58,000	1.130	1.150	1.126	1.150	1.138



**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE A AMOUNT OF INSURANCE CURVE**

*Base Risk: 50,000 coverage*

Cov A AOI	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Republic Proposed
\$59,000	1.147	1.168	1.141	1.169	1.155
\$60,000	1.163	1.188	1.157	1.188	1.172
\$61,000	1.180	1.207	1.173	1.207	1.190
\$62,000	1.196	1.225	1.188	1.225	1.207
\$63,000	1.212	1.244	1.204	1.244	1.224
\$64,000	1.229	1.262	1.220	1.263	1.241
\$65,000	1.245	1.282	1.235	1.282	1.259
\$66,000	1.261	1.300	1.251	1.300	1.276
\$67,000	1.277	1.319	1.267	1.320	1.293
\$68,000	1.293	1.338	1.282	1.339	1.310
\$69,000	1.310	1.356	1.298	1.357	1.327
\$70,000	1.327	1.375	1.314	1.376	1.344
\$71,000	1.343	1.394	1.330	1.395	1.362
\$72,000	1.359	1.412	1.345	1.414	1.379
\$73,000	1.375	1.429	1.361	1.432	1.395
\$74,000	1.392	1.450	1.377	1.451	1.413
\$75,000	1.408	1.469	1.392	1.470	1.431
\$76,000	1.424	1.488	1.408	1.489	1.448
\$77,000	1.441	1.506	1.424	1.507	1.465
\$78,000	1.457	1.525	1.439	1.526	1.482
\$79,000	1.474	1.544	1.455	1.545	1.499
\$80,000	1.490	1.563	1.471	1.564	1.517
\$81,000	1.506	1.582	1.487		1.534
\$82,000	1.522	1.600	1.502		1.551
\$83,000	1.538	1.619	1.518		1.569
\$84,000	1.555	1.638	1.534		1.586
\$85,000	1.571	1.657	1.549		1.603
\$86,000	1.588	1.675	1.565		1.620
\$87,000	1.604	1.694	1.581		1.637
\$88,000	1.620	1.713	1.596		1.654
\$89,000	1.637	1.731	1.612		1.672
\$90,000	1.653	1.750	1.628		1.689
\$91,000	1.669	1.769	1.643		1.706
\$92,000	1.685	1.787	1.659		1.723
\$93,000	1.702	1.807	1.675		1.741
\$94,000	1.718	1.825	1.691		1.758
\$95,000	1.735	1.844	1.706		1.775
\$96,000	1.751	1.863	1.722		1.792
\$97,000	1.767	1.881	1.738		1.809
\$98,000	1.783	1.900	1.753		1.827
\$99,000	1.800	1.919	1.769		1.844
\$100,000	1.816	1.938	1.785		1.861

Each additional \$1,000: add 0.017 to the \$100,000 AOI factor.

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE C TERRITORIAL RATES FOR DWELLING COVERAGE**

Territory	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Republic Proposed Dwelling	Republic Proposed (Fire Only)	Republic Proposed (EC Only)
1		\$100			\$105	\$50	\$55
2		\$100			\$105	\$50	\$55
3		\$100			\$105	\$50	\$55
4		\$100			\$105	\$50	\$55
5		\$100			\$105	\$50	\$55
6		\$100			\$105	\$50	\$55
7		\$100			\$105	\$50	\$55
8		\$100			\$105	\$50	\$55
9		\$100			\$105	\$50	\$55
10		\$100			\$105	\$50	\$55
11		\$100			\$105	\$50	\$55
12		\$100			\$105	\$50	\$55
13		\$100			\$105	\$50	\$55
14		\$100			\$105	\$50	\$55
15		\$100			\$105	\$50	\$55
16		\$100			\$105	\$50	\$55
17		\$100			\$105	\$50	\$55
18		\$100			\$105	\$50	\$55
19		\$100			\$105	\$50	\$55
20		\$100			\$105	\$50	\$55
21		\$100			\$105	\$50	\$55
22		\$100			\$105	\$50	\$55
23		\$100			\$105	\$50	\$55
24		\$100			\$105	\$50	\$55
25		\$100			\$105	\$50	\$55
26		\$100			\$105	\$50	\$55
27		\$100			\$105	\$50	\$55
28		\$100			\$105	\$50	\$55
29		\$100			\$105	\$50	\$55
30		\$100			\$105	\$50	\$55
31		\$100			\$105	\$50	\$55
32		\$100			\$105	\$50	\$55
33		\$100			\$105	\$50	\$55
34		\$100			\$105	\$50	\$55
35		\$100			\$105	\$50	\$55
36		\$100			\$105	\$50	\$55
37		\$100			\$105	\$50	\$55
38		\$100			\$105	\$50	\$55

**RISK: \$10,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, FIRE & EXTENDED COVERAGE  
COMBINED, OWNER-OCCUPIED RESIDENCE**

Note: Competitor factors are applied to Fire and EC combined

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE C AMOUNT OF INSURANCE CURVE - FIRE COVERAGE**

*Base Risk: 10,000 coverage*

Cov C AOI	Republic Proposed	Cov C AOI	Republic Proposed	Cov C AOI	Republic Proposed	Cov C AOI	Republic Proposed
\$1,000	0.224	\$41,000	3.398	\$81,000	6.562	\$121,000	9.767
\$2,000	0.335	\$42,000	3.474	\$82,000	6.643	\$122,000	9.847
\$3,000	0.424	\$43,000	3.551	\$83,000	6.723	\$123,000	9.928
\$4,000	0.511	\$44,000	3.626	\$84,000	6.802	\$124,000	10.008
\$5,000	0.592	\$45,000	3.701	\$85,000	6.884	\$125,000	10.087
\$6,000	0.677	\$46,000	3.778	\$86,000	6.963	\$126,000	10.166
\$7,000	0.756	\$47,000	3.853	\$87,000	7.042	\$127,000	10.246
\$8,000	0.842	\$48,000	3.928	\$88,000	7.124	\$128,000	10.325
\$9,000	0.922	\$49,000	4.006	\$89,000	7.203	\$129,000	10.405
\$10,000	1.000	\$50,000	4.081	\$90,000	7.285	\$130,000	10.484
\$11,000	1.084	\$51,000	4.160	\$91,000	7.364	\$131,000	10.563
\$12,000	1.161	\$52,000	4.242	\$92,000	7.443	\$132,000	10.643
\$13,000	1.244	\$53,000	4.321	\$93,000	7.525	\$133,000	10.722
\$14,000	1.319	\$54,000	4.400	\$94,000	7.604	\$134,000	10.801
\$15,000	1.397	\$55,000	4.482	\$95,000	7.684	\$135,000	10.881
\$16,000	1.480	\$56,000	4.561	\$96,000	7.765	\$136,000	10.960
\$17,000	1.555	\$57,000	4.640	\$97,000	7.845	\$137,000	11.039
\$18,000	1.635	\$58,000	4.722	\$98,000	7.924	\$138,000	11.119
\$19,000	1.709	\$59,000	4.801	\$99,000	8.006	\$139,000	11.198
\$20,000	1.789	\$60,000	4.880	\$100,000	8.085	\$140,000	11.277
\$21,000	1.865	\$61,000	4.962	\$101,000	8.164	\$141,000	11.357
\$22,000	1.942	\$62,000	5.041	\$102,000	8.246	\$142,000	11.436
\$23,000	2.024	\$63,000	5.121	\$103,000	8.325	\$143,000	11.515
\$24,000	2.098	\$64,000	5.202	\$104,000	8.405	\$144,000	11.595
\$25,000	2.174	\$65,000	5.281	\$105,000	8.486	\$145,000	11.674
\$26,000	2.252	\$66,000	5.361	\$106,000	8.566	\$146,000	11.753
\$27,000	2.328	\$67,000	5.442	\$107,000	8.645	\$147,000	11.833
\$28,000	2.408	\$68,000	5.522	\$108,000	8.727	\$148,000	11.912
\$29,000	2.482	\$69,000	5.601	\$109,000	8.806	\$149,000	11.992
\$30,000	2.558	\$70,000	5.682	\$110,000	8.885	\$150,000	12.071
\$31,000	2.634	\$71,000	5.762	\$111,000	8.967		
\$32,000	2.712	\$72,000	5.841	\$112,000	9.046		
\$33,000	2.787	\$73,000	5.923	\$113,000	9.126		
\$34,000	2.863	\$74,000	6.002	\$114,000	9.207		
\$35,000	2.941	\$75,000	6.081	\$115,000	9.287		
\$36,000	3.017	\$76,000	6.163	\$116,000	9.366		
\$37,000	3.092	\$77,000	6.242	\$117,000	9.448		
\$38,000	3.170	\$78,000	6.321	\$118,000	9.527		
\$39,000	3.245	\$79,000	6.403	\$119,000	9.606		
\$40,000	3.323	\$80,000	6.482	\$120,000	9.688		

Each additional \$1,000: add 0.079 to the \$150,000 AOI factor.

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
COVERAGE C AMOUNT OF INSURANCE CURVE - EXTENDED COVERAGE**

*Base Risk: 10,000 coverage*

Cov C AOI	Republic Proposed	Cov C AOI	Republic Proposed	Cov C AOI	Republic Proposed	Cov C AOI	Republic Proposed
\$1,000	0.191	\$41,000	3.914	\$81,000	7.604	\$121,000	11.261
\$2,000	0.294	\$42,000	4.007	\$82,000	7.697	\$122,000	11.352
\$3,000	0.380	\$43,000	4.105	\$83,000	7.788	\$123,000	11.445
\$4,000	0.468	\$44,000	4.199	\$84,000	7.878	\$124,000	11.536
\$5,000	0.553	\$45,000	4.293	\$85,000	7.971	\$125,000	11.626
\$6,000	0.643	\$46,000	4.390	\$86,000	8.062	\$126,000	11.716
\$7,000	0.729	\$47,000	4.485	\$87,000	8.153	\$127,000	11.807
\$8,000	0.823	\$48,000	4.579	\$88,000	8.246	\$128,000	11.897
\$9,000	0.913	\$49,000	4.676	\$89,000	8.336	\$129,000	11.988
\$10,000	1.000	\$50,000	4.770	\$90,000	8.429	\$130,000	12.078
\$11,000	1.096	\$51,000	4.861	\$91,000	8.520	\$131,000	12.169
\$12,000	1.184	\$52,000	4.954	\$92,000	8.610	\$132,000	12.259
\$13,000	1.280	\$53,000	5.045	\$93,000	8.704	\$133,000	12.350
\$14,000	1.370	\$54,000	5.135	\$94,000	8.794	\$134,000	12.440
\$15,000	1.462	\$55,000	5.228	\$95,000	8.885	\$135,000	12.531
\$16,000	1.558	\$56,000	5.319	\$96,000	8.978	\$136,000	12.621
\$17,000	1.648	\$57,000	5.410	\$97,000	9.068	\$137,000	12.712
\$18,000	1.743	\$58,000	5.503	\$98,000	9.159	\$138,000	12.802
\$19,000	1.833	\$59,000	5.593	\$99,000	9.252	\$139,000	12.893
\$20,000	1.928	\$60,000	5.684	\$100,000	9.342	\$140,000	12.983
\$21,000	2.021	\$61,000	5.777	\$101,000	9.433	\$141,000	13.074
\$22,000	2.114	\$62,000	5.868	\$102,000	9.526	\$142,000	13.164
\$23,000	2.212	\$63,000	5.958	\$103,000	9.617	\$143,000	13.254
\$24,000	2.303	\$64,000	6.052	\$104,000	9.707	\$144,000	13.345
\$25,000	2.396	\$65,000	6.142	\$105,000	9.800	\$145,000	13.435
\$26,000	2.492	\$66,000	6.233	\$106,000	9.891	\$146,000	13.526
\$27,000	2.586	\$67,000	6.326	\$107,000	9.981	\$147,000	13.616
\$28,000	2.685	\$68,000	6.416	\$108,000	10.074	\$148,000	13.707
\$29,000	2.775	\$69,000	6.507	\$109,000	10.165	\$149,000	13.797
\$30,000	2.869	\$70,000	6.600	\$110,000	10.255	\$150,000	13.888
\$31,000	2.963	\$71,000	6.691	\$111,000	10.349		
\$32,000	3.059	\$72,000	6.781	\$112,000	10.439		
\$33,000	3.153	\$73,000	6.875	\$113,000	10.530		
\$34,000	3.247	\$74,000	6.965	\$114,000	10.623		
\$35,000	3.344	\$75,000	7.056	\$115,000	10.713		
\$36,000	3.437	\$76,000	7.149	\$116,000	10.804		
\$37,000	3.531	\$77,000	7.239	\$117,000	10.897		
\$38,000	3.628	\$78,000	7.330	\$118,000	10.987		
\$39,000	3.722	\$79,000	7.423	\$119,000	11.078		
\$40,000	3.819	\$80,000	7.514	\$120,000	11.171		

Each additional \$1,000: add 0.090 to the \$150,000 AOI factor.

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
PROTECTION/CONSTRUCTION FACTORS**

*Base Class: Frame 5*

Protection / Construction	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Republic Proposed All Cov	Republic Proposed Applied to Fire Only
1 / Frame	0.95	0.95	1.00	0.90	0.95	0.90
2 / Frame	0.95	0.95	1.00	0.90	0.95	0.90
3 / Frame	0.95	0.95	1.00	0.90	0.95	0.90
4 / Frame	0.95	1.00	1.00	0.96	1.00	1.00
5 / Frame	1.00	1.00	1.00	1.00	1.00	1.00
6 / Frame	1.00	1.00	1.00	1.02	1.00	1.00
7 / Frame	1.21	1.24	1.15	1.19	1.24	1.50
8 / Frame	1.21	1.24	1.43	1.42	1.38	1.80
8B / Frame			2.22		2.10	3.35
9 / Frame	1.69	1.90	2.22	1.79	2.10	3.35
10 / Frame	1.69	2.29	2.63	2.17	2.55	4.30
1 / Masonry	0.95	0.86	0.85	0.78	0.85	0.68
2 / Masonry	0.95	0.86	0.85	0.78	0.85	0.68
3 / Masonry	0.95	0.86	0.85	0.78	0.85	0.68
4 / Masonry	0.95	0.90	0.85	0.83	0.90	0.79
5 / Masonry	1.00	0.90	0.85	0.86	0.90	0.79
6 / Masonry	1.00	0.90	0.85	0.87	0.90	0.79
7 / Masonry	1.21	1.11	0.97	1.01	1.11	1.23
8 / Masonry	1.21	1.11	1.22	1.19	1.22	1.46
8B / Masonry			1.89		1.80	2.70
9 / Masonry	1.69	1.71	1.89	1.49	1.80	2.70
10 / Masonry	1.69	2.06	2.23	1.79	2.15	3.45

Note: Competitor factors are applied to Fire and EC combined

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
DEDUCTIBLE FACTORS**

**All Territories**

All Peril	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Republic Proposed All Cov	Republic Proposed Fire Only	Republic Proposed EC Only	Republic Proposed VMM/Water
\$250	1.05	1.05	1.05	1.11	1.11	1.03	1.18	1.11
\$500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$1,000	0.95	0.90	0.95	0.89	0.90	0.98	0.83	0.90
\$2,500		0.80	0.89		0.79	0.91	0.69	0.79

Note: Competitor factors are applied to Fire and EC combined

**SOUTHERN INSURANCE COMPANY**  
**ARKANSAS HOME PROTECTORS DP-1**  
**ADDITIONAL EXTENDED COVERAGE WITH LIMITED WATER DAMAGE**

	\$2,500	\$5,000
<b>Base Rate</b>	<b>\$43</b>	<b>\$54</b>

	\$2,500 Factor	\$5,000 Factor
<b>Coverage A</b>		
15,000	0.90	0.86
20,000	0.90	0.88
25,000	0.92	0.90
30,000	0.94	0.92
35,000	0.96	0.94
40,000	0.98	0.97
45,000	1.00	1.00
50,000	1.05	1.07
55,000	1.10	1.14
60,000	1.15	1.21
65,000	1.20	1.28
70,000	1.25	1.35
75,000	1.29	1.41
80,000	1.33	1.47
85,000	1.37	1.53
90,000	1.41	1.59
95,000	1.44	1.64
100,000	1.47	1.69
Add'l \$5,000	0.03	0.04

	\$2,500 Factor	\$5,000 Factor
<b>Territory</b>		
All	1.00	1.00

	\$2,500 Factor	\$5,000 Factor
<b>Occupancy</b>		
Tenant	1.15	1.15

**Other (Water) deductible credits are applied to these rates.**  
**Base deductible: \$500**

**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
LIABILITY RATES AND OTHER MISCELLANEOUS ITEMS**

Liability Coverage

Liability/MP Limit	Owner-Occupied Dwellings			Tenant-Occupied Dwellings		
	one family Charge	two family Charge	three + family Charge	one family Charge	two family Charge	three + family Charge
\$25,000/\$500	\$35	\$39	\$53	\$45	\$55	\$68
<u>Increased Limits Factors</u>						
\$50,000/\$500	1.333	1.333	1.333	1.333	1.333	1.333
\$100,000/\$500	2.000	2.000	2.000	2.000	2.000	2.000
Medical Payments \$1,000	\$5	\$5	\$5	\$5	\$5	\$5

Minimum Premium

\$200

Optional Coverages & Rates

Vandalism and Malicious Mischief

Rate per \$1,000 (All  
Territories)  
\$1.10

Additional Living Expense (Coverage E)

Fire

PPC 1-6	\$3.00
PPC 7	\$3.50
PPC 8	\$4.00
PPC 9	\$5.00
PPC 10	\$6.00
Extended Coverage	\$1.00



**SOUTHERN INSURANCE COMPANY  
ARKANSAS HOME PROTECTORS DP-1  
CREDITS AND CHARGES**

Surcharges

Dog Surcharge (for liability coverage only)	\$25	
Trampoline Surcharge (for liability coverage only)	\$25	
Tenant Factor	1.110	to be applied to Fire & EC, building & contents base rates
Townhouse/Rowhouse Factor	1.200	to be applied to Fire building & contents base rates
Seasonal or Secondary Factors	1.200	to be applied to Fire building & contents base rates
Wood Roof Factor	1.400	to be applied to Fire and EC building base rate only
Two Layer Roof Factor	1.150	to be applied to EC building base rate only
Three + Layer Roof Factor	1.300	to be applied to EC building base rate only

Number of Families - Two Family Factors

Building	1.200	to be applied to Fire building & contents base rates
Contents	1.200	to be applied to Fire building & contents base rates

Number of Families - Three or Four Family Factors

Building	1.500	to be applied to Fire building & contents base rates
Contents	1.500	to be applied to Fire building & contents base rates

Credits

Protective Devices Credit

Central Station Reporting Fire Alarm	10%	to be applied to Fire building & contents base rates
Fire Department Reporting Fire Alarm	7%	to be applied to Fire building & contents base rates
Local Burglar and/or Fire Alarm	5%	to be applied to Fire building & contents base rates

Hail Resistive Composition Roof Credit (Class IV)	15%	to be applied to EC building base rate only
Metal Roof Credit	5%	to be applied to EC building base rate only
Superior Construction (non-combustible risks)	50%	to be applied to Fire building & contents base rates
Superior Construction (fire-resistive & masonry non-combustible risks)	50%	to be applied to Fire & EC, building & contents base rates
Mature Homeowner - age 50 and over (owner-occupied risks)	5%	to be applied to Fire & EC, building & contents base rates
Agency Renewal (first three years with Republic)	10%	to be applied to Fire & EC, building & contents base rates
Loss Free (if the past three years have been claim free with Republic)	10%	to be applied to Fire & EC, building & contents base rates

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name	Company NAIC Number	
<b>3.</b>	<b>A.</b>	<b>Southern Insurance Company</b>	<b>B.</b>	<b>19216</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b>	<b>01.0 Property</b>	<b>B.</b>	01.0002 Personal Property (Fire and Allied Lines)

**5.**

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
n/a							
n/a							
n/a							
n/a							
n/a							
n/a							
TOTAL OVERALL EFFECT							

**6.**

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	n/a	n/a	n/a	n/a	n/a	n/a	38.0%
2005	n/a	n/a	n/a	n/a	n/a	n/a	65.3%
2004	n/a	n/a	n/a	n/a	n/a	n/a	36.3%
2003	n/a	n/a	n/a	n/a	n/a	n/a	43.5%
2002	n/a	n/a	n/a	n/a	n/a	n/a	69.6%

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	23.6%
B. General Expense	6.2%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	7.4%
E. Other (explain)	
F. TOTAL	40.2%

**8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)

**9.**   n/a   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

**10.**   n/a   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_